

2013

Missouri

Life, Accident and Health Supplement Report

Statistics Section

April 2014



DIFP

Jeremiah W. (Jay) Nixon
Governor

Department of Insurance,
Financial Institutions &
Professional Registration

John M. Huff
Director

**MISSOURI
LIFE
ACCIDENT & HEALTH
SUPPLEMENT REPORT
2013**

**Department of Insurance, Financial Institutions & Professional Registration
Statistics Section
April 2014**

PREFACE

The **Missouri Life, Accident & Health Supplement Report 2013** presents data collected by the Department of Insurance, Financial Institutions & Professional Registration from companies that file annual statement supplements for Missouri for 2013. This form is used to collect data in greater detail than reported in the 2013 Annual Statements. All life, health service corporations and fraternal companies are required to complete this form per 20 CSR 200-1.037, §374.040 RSMo., and §374.045 RSMo. Beginning in 1995, property and casualty companies were also required to complete the accident and health portion of the annual statement supplement for Missouri as an addendum to the supplement to page 19 of the annual statement.

The enclosed documentation, by company, provides information for each line of business specified in the annual statement supplement, with company profiles listed in alphabetical order. Charts have also been included in this publication, for each line of business, only if the line of business has five years of data to report. The first chart shows the total market share of the top 5 and top 10 companies, for the last five years. The second chart shows a total loss ratio, by line of business, for the last five years.

This publication also includes, Historical Trends, By Line of Business. This section provides historical data, by line of business, for the last ten years. Data collection for most of these lines of business started in 1993.

While every effort has been made to assure that all significant errors and omissions in the annual statement supplement data have been identified and resolved, the accuracy of the report depends on the accuracy of the information filed by each company.

The **Missouri Life, Accident & Health Supplement Report 2013** is published by the Statistics Section, Division of Market Regulation, Department of Insurance, Financial Institutions & Professional Registration. Additional copies can be received by sending a written request, along with payment of \$35.00 per copy, to the Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690. The Department of Insurance, Financial Institutions & Professional Registration also has a web site located at www.difp.mo.gov.

Other Publications

Available from the Missouri Department of Insurance, Financial Institutions & Professional Registration

The Department of Insurance, Financial Institutions & Professional Registration publishes the following reports. These reports are available by sending a written request along with \$35 to:

Department of Insurance, Financial Institutions & Professional Registration
P.O. Box 690
Jefferson City, MO 65102-0690

1. ***Missouri Complaint Index Report***
summary information: <http://insurance.mo.gov/consumers/complaints/compindx.php>
2. ***Missouri Department of Insurance Annual Report***
summary information: <http://difp.mo.gov/about.php>
3. ***Missouri Legal Malpractice (Closed Claim) Report***
summary information: <http://insurance.mo.gov/reports/legmal/>
4. ***Missouri Property & Casualty Supplement Data Report***
summary information: <http://insurance.mo.gov/reports/suppdata/>
5. ***Missouri Market Share Data***
summary information: <http://insurance.mo.gov/reports/mktshr/>
6. ***Missouri Medical Malpractice (Closed Claim) Report***
summary information: <http://insurance.mo.gov/reports/medmal/index.php>
7. ***Missouri Product Liability (Closed Claim) Report***
summary information: <http://insurance.mo.gov/reports/prodliab/>
8. ***Missouri Real Estate Malpractice (Closed Claim) Report***
summary information: <http://insurance.mo.gov/reports/remal/>
9. ***Mortgage Guaranty Report***
summary information: <http://insurance.mo.gov/reports/mortguar/>
10. ***Missouri Health Maintenance Organization Report***
summary information: <http://insurance.mo.gov/reports/hmo/>

Databases: For more information: <http://insurance.mo.gov/reports/index.php>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri **Zip Code Insurance Data** for:
 - Homeowners/Dwelling Fire,
 - Farmowners (dwelling only),
 - Mobile Home,
 - Earthquake, and
 - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

TABLE OF CONTENTS

Annual Statement Supplement Form	3
Definition of Terms	5
Historical Trends By Line of Business	13

LIFE INSURANCE

Total Life - By Line of Business	35
----------------------------------	----

Individual Life – By Line of Business By Company

Whole Life	39
Term Life	45
Universal Life	51
Graded Death Benefits	56
Credit Life	58
Variable Life	60
Annuities	
Ordinary	63
Variable	69
Modified Guaranteed	72
Equity Indexed	74
Deposit-Type Funds	76
Other Considerations	80
Total Individual Life	82

Group Life – By Line of Business By Company

Whole Life	91
Term Life	94
Universal Life	98
Graded Death Benefits	100
Credit Life	102
Variable Life	104
Annuities	
Ordinary	106
Variable	109
Modified Guaranteed	111
Equity Indexed	113
Deposit-Type Funds	115
Other Considerations	117
Total Group Life	119

Total Life Business – By Company	125
----------------------------------	-----

ACCIDENT & HEALTH INSURANCE

Total Accident & Health - By Line of Business **135**

Individual Accident & Health – By Line of Business By Company

Medical Expense	139
Medicare Supplement	141
Long Term Care	144
Specified Disease	147
Accident Only	150
Disability Income	153
Dental	157
Limited Benefit	159
Short Term Credit Disability	162
Long Term Credit Disability	164
Stop Loss	166
Medicare Part D	168
Medicare Advantage/Medicare PPO Product	170
Total Individual Accident & Health	172

Group Accident & Health – By Line of Business By Company

Medical Expenses – Small Employer (2 – 50 Employees)	179
Medical Expenses – Small Employer (3 – 25 Employees)	181
Medical Expenses – Large Employer with rate differentials exceeding 20 percent	183
Medical Expenses – Large Employer with rate differentials not exceeding 20 percent	184
Medical Expenses – Large Employer	186
Medical Expenses – Association	188
Medical Expenses – Discretionary	190
Medical Expenses – Federal Employees	192
Total Comprehensive Medical Expenses	194
Medicare Supplement	195
Long Term Care	197
Specified Disease	199
Accident Only	201
Disability Income	204
Dental	207
Limited Benefit	210
Short Term Credit Disability	213
Long Term Credit Disability	215
Stop Loss	217
Medicare Part D	219
Medicare Advantage/Medicare PPO Product	221
Total Group Accident & Health	223

Total Accident & Health Business – By Company	229
--	------------

Life, Accident & Health Companies Mail Addresses & Telephone Numbers	237
---	------------

**SAMPLE COPY
OF
ANNUAL STATEMENT
SUPPLEMENT FOR MISSOURI
FOR YEAR ENDING
DECEMBER 31, 2013**



MISSOURI DEPARTMENT OF INSURANCE,
FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
ANNUAL STATEMENT SUPPLEMENT FOR MISSOURI

FOR YEAR ENDING

2013

DUE DATE MARCH 1		SEE INSTRUCTIONS ON REVERSE SIDE				
NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	PERSON COMPLETING FORM	TELEPHONE NUMBER		
LIFE INSURANCE						
INDIVIDUAL BUSINESS		I	II	III	IV	V
NUMBER OF INSURED		DIRECT PREMIUM & ANNUITY CONSIDERATIONS	DIRECT DIVIDENDS TO POLICYHOLDER	DIRECT CLAIMS, BENEFITS & SURRENDER VALUES PAID	LIFE INSURANCE IN FORCE (930) DECEMBER 31	
1.1) Whole		0	0	0	0	0
1.2) Term		0	0	0	0	0
1.3) Universal		0	0	0	0	0
1.4) Graded Death Benefits		0	0	0	0	0
1.5) Credit		0	0	0	0	0
1.6) Variable Life		0	0	0	0	0
1.7) Annuities (with life contingencies)		0	0	0	0	0
a) Ordinary		0	0	0	0	0
b) Variable		0	0	0	0	0
c) Modified Guaranteed		0	0	0	0	0
d) Equity Indexed		0	0	0	0	0
1.8) Deposit-Type Contract Funds (including variable contracts without life contingencies)		0	0	0	0	0
1.9) Other Considerations		0	0	0	0	0
1.10) TOTAL INDIVIDUAL		0	0	0	0	0
GROUP BUSINESS						
2.1) Whole		0	0	0	0	0
2.2) Term		0	0	0	0	0
2.3) Universal		0	0	0	0	0
2.4) Graded Death Benefits		0	0	0	0	0
2.5) Credit		0	0	0	0	0
2.6) Variable Life		0	0	0	0	0
2.7) Annuities (with life contingencies)		0	0	0	0	0
a) Ordinary		0	0	0	0	0
b) Variable		0	0	0	0	0
c) Modified Guaranteed		0	0	0	0	0
d) Equity Indexed		0	0	0	0	0
2.8) Deposit-Type Contract Funds (including variable contracts without life contingencies)		0	0	0	0	0
2.9) Other Considerations		0	0	0	0	0
2.10) TOTAL GROUP		0	0	0	0	0
3) TOTAL LIFE		0	0	0	0	0
ACCIDENT & HEALTH INSURANCE						
INDIVIDUAL BUSINESS		I	II	III	IV	V
NUMBER OF INSURED		DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
4.1) Comprehensive Medical Expense (see definition on reverse side)		0	0	0	0	0
4.2) Medicare Supplement		0	0	0	0	0
4.3) Long Term Care		0	0	0	0	0
4.4) Specified Disease		0	0	0	0	0
4.5) Accident Only		0	0	0	0	0
4.6) Disability Income		0	0	0	0	0
4.7) Dental		0	0	0	0	0
4.8) Limited Benefit		0	0	0	0	0
4.9) Short Term Credit Disability (less than 10 years)		0	0	0	0	0
4.10) Long Term Credit Disability (Mortgage)		0	0	0	0	0
4.11) Credit Unemployment		0	0	0	0	0
4.12) Stop Loss		0	0	0	0	0
4.13) Medicare Part D		0	0	0	0	0
4.14) Medicare Advantage/Medicare PPO Product		0	0	0	0	0
4.15) TOTAL INDIVIDUAL		0	0	0	0	0
GROUP BUSINESS						
5.1) Comprehensive Medical Expense		0	0	0	0	0
a) Small employer (2-50 employees)		0	0	0	0	0
b) Large employer/union (over 50 employees)		0	0	0	0	0
c) Association		0	0	0	0	0
d) Discretionary		0	0	0	0	0
e) Federal Employees (line 24.1)		0	0	0	0	0
5.2) Medicare Supplement		0	0	0	0	0
5.3) Long Term Care		0	0	0	0	0
5.4) Specified Disease		0	0	0	0	0
5.5) Accident Only		0	0	0	0	0
5.6) Disability Income		0	0	0	0	0
5.7) Dental		0	0	0	0	0
5.8) Limited Benefit		0	0	0	0	0
5.9) Short Term Credit Disability (less than 10 years)		0	0	0	0	0
5.10) Long Term Credit Disability (Mortgage)		0	0	0	0	0
5.11) Credit Unemployment		0	0	0	0	0
5.12) Stop Loss		0	0	0	0	0
5.13) Medicare Part D		0	0	0	0	0
5.14) Medicare Advantage/Medicare PPO Product		0	0	0	0	0
5.15) TOTAL GROUP		0	0	0	0	0
6) TOTAL ACCIDENT & HEALTH		0	0	0	0	0

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION NEEDED FOR SMALL EMPLOYERS AND ASSOCIATIONS

ADDITIONAL SMALL EMPLOYER COMPREHENSIVE MEDICAL EXPENSE INFORMATION						
	NUMBER OF INSURED	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
7.1) Small employer (3-25 employees)	0	0	0	0	0	0
7.2) Number of insured employers reported on Line 5.1a: 0						
7.3) Number of insured employers reported on Line 7.1: 0						
ADDITIONAL ASSOCIATION INFORMATION						
	NUMBER OF INSURED	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
8.1) Small employers (3-25 employees) in associations with rate differentials exceeding 20 percent.	0	0	0	0	0	0
8.2) Small employers (3-25 employees) in associations with rate differentials NOT exceeding 20 percent.	0	0	0	0	0	0
8.3) Large employers in association plans with rate differentials exceeding 20 percent.	0	0	0	0	0	0
8.4) Large employers in association plans with rate differentials NOT exceeding 20 percent.	0	0	0	0	0	0
8.1a) Number of insured employers reported on Line 8.1: 0						
8.2a) Number of insured employers reported on Line 8.2: 0						
8.3a) Number of insured employers reported on Line 8.3: 0						
8.4a) Number of insured employers reported on Line 8.4: 0						
DEFINITIONS FOR SPECIFIC LINES OF BUSINESS						
<p>NUMBER OF INSURED AS OF DECEMBER 31 OF REPORT YEAR: For individual policies, the number of insureds must include dependents. For group policies, the number of insureds must equal the number of certificate holders, plus all dependents.</p> <p>COMPREHENSIVE MEDICAL EXPENSE: This category includes major medical, comprehensive medical and other hospital-surgical-medical benefit plans designed to be the insured person's primary health benefit coverage. Do not include plans covering less than 50% of incurred expenses.</p> <p>LIMITED BENEFIT: Includes vision, nursing care (other than long-term care), hospital indemnity and any other single service plan or program, not otherwise reported herein.</p> <p>SMALL EMPLOYER: (2-50 employees) (Line 5.1a): This term means major medical or comprehensive group medical expense insurance coverage that is subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).</p> <p>ASSOCIATION: (Line 5.1c): This term means major medical or comprehensive group medical expense insurance coverage sold to members of associations THAT IS NOT subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).</p> <p>SMALL EMPLOYER: (3-25 employees) (Line 7.1): This term means major medical or comprehensive group medical expense coverage that is subject to The Missouri Small Employer Health Insurance Availability Act.</p> <p>STOP LOSS: Include any premium for employer self-funded group health plan excess loss coverage, including any such coverage issued or provided through minimum premium plans or other self funded health benefit plans.</p> <p>MEDICARE PART D: Pursuant to the Medicare Modernization Act, companies writing prescription drug coverage, through Medicare Part D, must report their data on line numbers 4.13 and/or 5.13.</p> <p>MEDICARE ADVANTAGE: A plan of coverage for health benefits under Medicare Part C as defined in Section 1859 found in Title IV, Subtitle A, Chapter 1 of P.L. 105-33.</p> <p>ADDITIONAL ASSOCIATION INFORMATION (LINES 8.1 THROUGH 8.4): Report only business that offers coverage to associations that include both small (3-25 employees) and large employers. Please refer to the instructions that were included in your packet for additional information.</p> <p>If additional definitions are needed for detail lines of business, please send a self-addressed stamped envelope to this office (no phone calls please).</p> <p>EXPLANATION IF PREMIUMS ARE REPORTED, BUT NO INSURED:</p>						

DEFINITION OF TERMS

Life Insurance

Number Of Insureds: For individual policies, the number of insureds must include dependents. For group policies, the number of insureds must equal the number of certificate holders plus all dependents.

Market Share: The dollar amount of direct premium or annuity considerations by company divided by the total amount of direct premium and annuity considerations industry-wide for the particular line of business being analyzed, expressed as a percentage.

Rank by Market Share: The relative position a company attained in the data year compared to all companies reporting premiums (or annuity considerations) for each line of business. Rankings are based on a descending order of market share, i.e., the company with the largest market share is given the ranking of **1 (one)**.

Direct Premiums: The dollar amount charged when a policyholder contracts for life insurance coverage before reinsurance has been ceded and/or assumed. Rules of life insurance accounting require reporting premiums actually collected.

Annuity Considerations: Single payment or periodic payments that are made to purchase an annuity. "Consideration" is a term from contract law for payment given by one party to obligate the other to performance specified by contract.

Dividends Paid: The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

Direct Claims and Benefits Paid: The dollar amount paid in performance of obligations imposed by life or annuity contracts including death benefits, matured endowments, annuity benefits, surrender values and other claims. Includes amounts paid during the current year for obligations incurred in prior years but not obligations to be paid in future years. This is a cash flow item only and not a measure of the profitability or the cost of current coverages.

Life Insurance in Force: The value of life insurance in force at year end, which is equal to the amount of insurance in force the previous year plus new contracts issued less contracts ceased during the year.

Benefits Ratio: The dollar amount of direct claims and benefits paid plus the dollar amount of direct dividends paid divided by the dollar amount of direct premium and/or annuity considerations for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims, benefits, and/or dividends.

Cash Flow Loss Ratio: The dollar amount of direct claims and benefits paid divided by the dollar amount of direct premium and/or annuity considerations written for a particular line of business being analyzed, expressed as a percentage.

Whole Life: A life insurance contract arrangement by which the insured person, upon payment of premium, is guaranteed that upon death, a named beneficiary will receive a stated amount. Though

legally whole life contracts are nondivisible entities, they continue to be explained as a combination of "term insurance protection" and "savings". A policyholder may borrow from the insurer an amount up to the cash value, at a contractual rate of interest, using the cash value as collateral. Premiums for a whole life policy may be paid over the life of the insured or for a limited period during which the higher premium charged pays up the policy.

Term Life: Life insurance which stays in effect for only a specified, limited period. If an insured dies within that period, the beneficiary receives the death payments. If the insured survives, the policy ends and the beneficiary receives nothing.

Universal Life: A life insurance policy under which (1) premiums are flexible, not fixed; (2) protection is adjustable, not fixed; and (3) insurance company expenses and other charges are specifically disclosed to a purchaser.

Graded Death Benefit: A death payment that increases with the age of an insured. Graded benefits may increase gradually and then level off, or may increase sharply before becoming level.

Credit Life: Insurance issued to a creditor to cover the life of a debtor for an outstanding loan. If the debtor dies prior to repayment of the debt, the policy will pay off the balance of the amount outstanding.

Variable Life: Any individual policy which provides for life insurance the amount or duration of which varies according to the investment experience of any separate account(s) established and maintained by the insurer as to the policy pursuant to section 376.309, RSMo of the insurance laws of the state of domicile of a foreign or alien insurer.

Annuities: Contract sold by insurance companies that pays a periodic income benefit for the life of the person (the annuitant) purchasing the contract, or for a specified length of time.

Ordinary: An agreement by an insurer guaranteeing that a specific sum of money will be paid in the future, usually as monthly income, to the annuitant.

Variable: An annuity in which premium payments are used to purchase accumulation units, their number depending on the value of each unit. The value of a unit is determined by the value of the portfolio of stocks in which the insurance company invests the premiums.

Modified Guaranteed: Deferred annuity contract, the underlying assets of which are held in a separate account and the values of which are guaranteed if held for specified periods. It contains nonforfeiture values that are based upon a market-value adjustment formula if held for shorter periods. This formula may or may not reflect the value of assets held in the separate account. The assets underlying the contract must be in a separate account during the period when the contract holder can surrender the contract.

Equity Indexed: Deferred annuity contract whose values are based in any way on the developing value of a financial index, such as the S&P 500, but which has minimum values determined by the nonforfeiture law for deferred annuities issued in this state.

Deposit-Type Funds: Premiums, annuity considerations, deposits, and other annuity income not reported on previous lines as direct premiums or annuity considerations, for which individual annuitants can be identified as Missouri residents. This applies to contracts issued on an individual or group basis.

Other Considerations: Unallocated annuity considerations and other unallocated deposits which incorporate mortality or morbidity risk.

DEFINITION OF TERMS

Accident & Health

Number Of Insureds: For individual policies, the number of insured must include dependents. For group policies, the number of insureds must equal the number of certificate holders plus all dependents.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Rank by Market Share: The relative position a company attained in the data year to all companies reporting premiums for each line of business. Rankings are based on a descending order of market share, i.e., the company with the largest market share is given the ranking of 1.

Direct Premiums Written: Amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Direct Premiums Earned: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Dividends Paid: The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

Direct Losses Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Direct Losses Incurred: The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

Cash Flow Loss Ratio: The dollar amount of direct losses paid divided by the dollar amount of direct premiums written for a particular line of business being analyzed, expressed as a percentage.

Medical Expense: A form of health insurance that provides benefits for medical, surgical, and hospital expenses.

Small Employer (2 – 50 employees) or (3 – 25 employees): Major medical or comprehensive group medical expense insurance coverage that is subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).

Small Employer (3 – 25 employees): Major medical or comprehensive group medical expense coverage that is subject to The Missouri Small Employer Health Insurance Availability Act.

Medicare Supplement: A group or individual policy of accident and sickness insurance or a subscriber contract of hospital and medical service associations or health maintenance organizations, other than a policy issued pursuant to a contract under Section 1876 or Section 1833 of the federal Social Security Act, which is advertised, marketed or designed primarily as a supplement to reimbursements under Medicare for the hospital, medical or surgical expenses of persons eligible for Medicare.

Long Term Care: Any policy, contract, certificate, evidence of coverage or rider advertised, marketed, offered or designed to provide coverage for not less than 12 consecutive months for each covered person on an expense incurred, indemnity, prepaid or other basis; for one or more necessary or medically necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance of personal care services, provided in a setting other than an acute care unit of a hospital. Such term includes group and individual annuities and life insurance policies or riders which provide directly or which supplement long-term care insurance. Such term also includes a policy or rider which provides for payment of benefits based upon cognitive impairment or the loss of functional capacity.

Specified Disease: A policy for certain specified diseases only, such as cancer, heart attacks, scarlet fever, smallpox, polio, tetanus, etc.

Accident Only: A form of health insurance against loss by bodily injury.

Disability Income: A form of health insurance that provides periodic payments to replace income, actually or presumptively lost, when the insured is unable to work as a result of sickness or injury.

Limited Benefit: Policies that are not otherwise described herein and which pay benefits only for specified perils, in contrast to those paying for all accident and sickness perils.

Short Term Credit Disability: Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of less than 10 years.

Long Term Credit Disability (Mortgage): Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of 10 years or more.

Credit Unemployment: Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other transaction on credit when the debtor is involuntarily unemployed.

Stop Loss: A policy, certificate, contract endorsement, attachments, amendments or other modifications to that contract, which protects an employer, trustee, or association against an aggregate amount of claims over a period, by insuring against losses of an employer's self-funded health plan or losses in excess of a specified amount or percentage of the earned premium income.

Medicare Part D: Optional prescription drug benefits provided through Medicare.

Medicare Advantage/Medicare PPO Product: A plan of coverage for health benefits under Medicare Part C as defined in Section 1859 found in Title IV, Subtitle A, Chapter 1 of P.L. 105-33.

**HISTORICAL TRENDS
BY
LINE OF BUSINESS**

2004- 2013

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

INDIVIDUAL WHOLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$760,946,118	\$860,216,353	\$311,864,185	113.05%	154.03%	5.82%
2005	\$701,647,462	\$1,237,629,495	\$308,194,063	176.39%	220.31%	-7.79%
2006	\$725,236,838	\$788,864,126	\$310,866,850	108.77%	151.64%	3.36%
2007	\$694,747,666	\$790,985,364	\$319,678,240	113.85%	159.87%	-4.20%
2008	\$748,437,727	\$736,438,264	\$338,046,133	98.40%	143.56%	7.73%
2009	\$799,312,076	\$774,801,316	\$307,533,931	96.93%	135.41%	6.80%
2010	\$758,779,078	\$816,381,087	\$303,342,750	107.59%	147.57%	-5.07%
2011	\$786,350,923	\$863,513,981	\$299,868,378	109.81%	147.95%	3.63%
2012	\$800,035,507	\$1,046,845,286	\$295,802,034	130.85%	167.82%	1.74%
2013	\$755,530,524	\$855,022,454	\$273,724,432	113.17%	149.40%	-5.56%

INDIVIDUAL TERM LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$347,382,114	\$212,249,288	\$9,263,420	61.10%	63.77%	11.53%
2005	\$346,852,356	\$259,159,296	\$8,750,340	74.72%	77.24%	-0.15%
2006	\$324,914,256	\$205,976,421	\$9,376,107	63.39%	66.28%	-6.32%
2007	\$425,122,250	\$261,285,814	\$9,199,275	61.46%	63.63%	30.84%
2008	\$395,958,904	\$290,161,126	\$8,651,368	73.28%	75.47%	-6.86%
2009	\$423,071,586	\$304,322,036	\$8,376,438	71.93%	73.91%	6.85%
2010	\$439,557,425	\$297,048,781	\$9,068,723	67.58%	69.64%	3.90%
2011	\$457,331,590	\$360,743,348	\$9,032,450	78.88%	80.86%	4.04%
2012	\$459,199,454	\$284,546,888	\$9,327,670	61.97%	64.00%	0.41%
2013	\$486,256,025	\$284,136,851	\$9,019,426	58.43%	60.29%	5.89%

INDIVIDUAL UNIVERSAL LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$552,152,498	\$479,281,007	\$4,442,311	86.80%	87.61%	12.42%
2005	\$504,117,494	\$348,497,145	\$5,165,009	69.13%	70.15%	-8.70%
2006	\$507,239,598	\$394,254,964	\$4,264,290	77.73%	78.57%	0.62%
2007	\$515,700,108	\$341,779,305	\$4,735,773	66.27%	67.19%	1.67%
2008	\$506,318,432	\$538,538,821	\$4,688,405	106.36%	107.29%	-1.82%
2009	\$536,202,703	\$501,958,628	\$4,796,339	93.61%	94.51%	5.90%
2010	\$565,873,745	\$539,744,964	\$4,768,418	95.38%	96.23%	5.53%
2011	\$568,381,773	\$446,012,031	\$3,756,845	78.47%	79.13%	0.44%
2012	\$584,005,588	\$578,379,507	\$4,448,899	99.04%	99.80%	2.75%
2013	\$677,869,479	\$711,940,887	\$10,770,507	105.03%	106.62%	16.07%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

INDIVIDUAL GRADED DEATH BENEFITS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$10,223,158	\$7,853,757	\$190,529	76.82%	78.69%	-3.51%
2005	\$9,615,705	\$8,308,272	\$179,856	86.40%	88.27%	-5.94%
2006	\$8,937,343	\$8,483,380	\$162,029	94.92%	96.73%	-7.05%
2007	\$23,472,241	\$9,939,838	\$34,632	42.35%	42.49%	162.63%
2008	\$8,864,756	\$7,687,584	\$29,669	86.72%	87.06%	-62.23%
2009	\$8,757,712	\$6,806,522	\$43,061	77.72%	78.21%	-1.21%
2010	\$9,644,719	\$8,060,521	\$40,640	83.57%	84.00%	10.13%
2011	\$10,099,031	\$6,625,480	\$34,471	65.61%	65.95%	4.71%
2012	\$9,625,013	\$10,564,560	\$31,394	109.76%	110.09%	-4.69%
2013	\$10,092,708	\$7,830,401	\$27,778	77.58%	77.86%	4.86%

INDIVIDUAL CREDIT LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$3,297,476	\$2,866,583	\$0	86.93%	86.93%	-6.77%
2005	\$4,054,966	\$2,669,454	\$0	65.83%	65.83%	22.97%
2006	\$4,866,381	\$1,681,669	\$0	34.56%	34.56%	20.01%
2007	\$1,789,474	\$1,088,251	\$0	60.81%	60.81%	-63.23%
2008	\$1,547,031	\$1,128,422	\$0	72.94%	72.94%	-13.55%
2009	\$1,261,983	\$924,148	\$0	73.23%	73.23%	-18.43%
2010	\$1,354,198	\$898,378	\$0	66.34%	66.34%	7.31%
2011	\$1,270,595	\$660,841	\$0	52.01%	52.01%	-6.17%
2012	\$1,235,586	\$527,394	\$0	42.68%	42.68%	-2.76%
2013	\$1,216,284	\$633,652	\$0	52.10%	52.10%	-1.56%

INDIVIDUAL VARIABLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$266,155,970	\$298,729,942	\$3,393,872	112.24%	113.51%	-5.46%
2005	\$264,276,576	\$353,997,068	\$3,668,394	133.95%	135.34%	-0.71%
2006	\$268,013,253	\$204,479,712	\$3,054,607	76.29%	77.43%	1.41%
2007	\$247,583,451	\$187,770,718	\$3,803,419	75.84%	77.38%	-7.62%
2008	\$277,320,633	\$206,589,636	\$6,038,403	74.49%	76.67%	12.01%
2009	\$240,292,022	\$179,561,163	\$6,092,383	74.73%	77.26%	-13.35%
2010	\$177,275,171	\$171,285,619	\$3,860,704	96.62%	98.80%	-26.23%
2011	\$166,464,971	\$207,194,066	\$3,502,166	124.47%	126.57%	-6.10%
2012	\$150,126,810	\$213,260,154	\$3,939,903	142.05%	144.68%	-9.81%
2013	\$154,021,510	\$193,664,071	\$4,227,032	125.74%	128.48%	2.59%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

INDIVIDUAL ORDINARY ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$1,208,751,601	\$1,005,859,160	\$1,418,229	83.21%	83.33%	-4.54%
2005	\$1,212,579,611	\$1,133,952,482	\$849,961	93.52%	93.59%	0.32%
2006	\$1,089,198,163	\$1,374,264,980	\$852,692	126.17%	126.25%	-10.18%
2007	\$1,079,427,402	\$1,560,890,843	\$53,486,559	144.60%	149.56%	-0.90%
2008	\$1,631,861,118	\$1,466,679,173	\$51,748,396	89.88%	93.05%	51.18%
2009	\$1,881,745,967	\$1,193,717,953	\$26,323,356	63.44%	64.84%	15.31%
2010	\$1,309,778,605	\$1,144,776,801	\$31,444,836	87.40%	89.80%	-30.40%
2011	\$1,192,968,099	\$1,258,219,180	\$34,403,385	105.47%	108.35%	-8.92%
2012	\$1,498,421,322	\$1,202,769,908	\$33,382,396	80.27%	82.50%	25.60%
2013	\$820,481,192	\$1,231,817,167	\$36,978,880	150.13%	154.64%	-45.24%

INDIVIDUAL VARIABLE ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$1,114,587,077	\$702,024,508	\$52,713,101	62.99%	67.71%	0.90%
2005	\$1,048,332,179	\$827,719,273	\$47,621,403	78.96%	83.50%	-5.94%
2006	\$1,088,966,954	\$1,009,354,714	\$45,876,413	92.69%	96.90%	3.88%
2007	\$1,522,786,782	\$1,225,527,244	\$641,646	80.48%	80.52%	39.84%
2008	\$1,543,627,079	\$1,082,655,878	\$710,225	70.14%	70.18%	1.37%
2009	\$1,582,794,395	\$889,922,798	\$656,824	56.22%	56.27%	2.54%
2010	\$2,487,777,384	\$1,237,313,379	\$415,628	49.74%	49.75%	57.18%
2011	\$3,230,892,805	\$1,576,113,885	\$494,908	48.78%	48.80%	29.87%
2012	\$2,687,721,551	\$1,680,738,736	\$568,899	62.53%	62.56%	-16.81%
2013	\$3,471,380,983	\$2,117,973,913	\$544,165	61.01%	61.03%	29.16%

INDIVIDUAL MODIFIED GUARANTEED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$27,098,172	\$2,257,259	\$0	8.33%	8.33%	131.10%
2005	\$19,308,562	\$18,457,937	\$0	95.59%	95.59%	-28.75%
2006	\$31,764,685	\$25,070,263	\$0	78.92%	78.92%	64.51%
2007	\$48,616,121	\$43,945,474	\$0	90.39%	90.39%	53.05%
2008	\$39,764,892	\$13,353,309	\$0	33.58%	33.58%	-18.21%
2009	\$40,813,426	\$26,731,280	\$0	65.50%	65.50%	2.64%
2010	\$12,197,132	\$15,685,937	\$0	128.60%	128.60%	-70.11%
2011	\$12,101,438	\$43,843,642	\$0	362.30%	362.30%	-0.78%
2012	\$9,937,661	\$41,620,510	\$0	418.82%	418.82%	-17.88%
2013	\$7,089,932	\$25,807,169	\$0	364.00%	364.00%	-28.66%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

INDIVIDUAL EQUITY INDEXED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$267,201,368	\$43,888,877	\$0	16.43%	16.43%	81.52%
2005	\$321,080,132	\$69,014,616	\$0	21.49%	21.49%	20.16%
2006	\$446,186,722	\$134,225,653	\$0	30.08%	30.08%	38.96%
2007	\$428,750,802	\$154,362,112	\$0	36.00%	36.00%	-3.91%
2008	\$435,444,489	\$211,062,150	\$0	48.47%	48.47%	1.56%
2009	\$560,333,304	\$299,230,120	\$0	53.40%	53.40%	28.68%
2010	\$566,551,393	\$321,163,131	\$0	56.69%	56.69%	1.11%
2011	\$569,608,781	\$313,033,675	\$0	54.96%	54.96%	0.54%
2012	\$660,252,499	\$351,376,494	\$0	53.22%	53.22%	15.91%
2013	\$825,068,718	\$347,149,984	\$0	42.08%	42.08%	24.96%

INDIVIDUAL DEPOSIT-TYPE FUNDS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$96,881,454	\$48,101,602	\$277,219	49.65%	49.94%	-5.58%
2005	\$100,971,117	\$66,680,404	\$101,959	66.04%	66.14%	4.22%
2006	\$91,593,260	\$71,457,947	\$42,509	78.02%	78.06%	-9.29%
2007	\$96,311,198	\$52,897,047	\$84,040	54.92%	55.01%	5.15%
2008	\$82,238,597	\$48,286,363	\$114,856	58.71%	58.85%	-14.61%
2009	\$91,432,950	\$34,187,288	\$97,555	37.39%	37.50%	11.18%
2010	\$102,674,813	\$36,662,224	\$74,101	35.71%	35.78%	12.30%
2011	\$147,958,412	\$46,172,956	\$51,646	31.21%	31.24%	44.10%
2012	\$113,713,896	\$41,737,183	\$15,307	36.70%	36.72%	-23.14%
2013	\$122,821,821	\$37,761,413	\$0	30.74%	30.74%	8.01%

INDIVIDUAL OTHER CONSIDERATIONS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$496,081,628	\$459,729,681	\$0	92.67%	92.67%	3.21%
2005	\$448,897,065	\$529,386,474	\$177	117.93%	117.93%	-9.51%
2006	\$519,929,434	\$547,251,323	\$85	105.25%	105.25%	15.82%
2007	\$523,533,060	\$469,141,807	\$127	89.61%	89.61%	0.69%
2008	\$421,007,575	\$376,030,181	\$133	89.32%	89.32%	-19.58%
2009	\$172,110,079	\$283,964,187	\$139	164.99%	164.99%	-59.12%
2010	\$123,482,526	\$309,688,784	\$146	250.80%	250.80%	-28.25%
2011	\$146,503,239	\$337,569,411	\$152	230.42%	230.42%	18.64%
2012	\$116,025,769	\$341,407,909	\$158	294.25%	294.25%	-20.80%
2013	\$108,285,299	\$442,318,808	\$164	408.48%	408.48%	-6.67%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

GROUP WHOLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$47,766,867	\$159,350,495	\$72,074	333.60%	333.75%	-17.90%
2005	\$48,687,415	\$79,016,263	\$75,575	162.29%	162.45%	1.93%
2006	\$33,344,915	\$195,331,633	\$64,850	585.79%	585.99%	-31.51%
2007	\$31,286,221	\$238,746,197	\$75,377	763.10%	763.34%	-6.17%
2008	\$34,361,533	\$143,596,796	\$269,837	417.90%	418.69%	9.83%
2009	\$33,265,813	\$256,477,980	\$20,515	771.00%	771.06%	-3.19%
2010	\$73,423,631	\$214,052,894	\$827,390	291.53%	292.66%	120.72%
2011	\$40,851,047	\$297,389,377	\$7,936	727.98%	728.00%	-44.36%
2012	\$43,223,282	\$133,327,424	\$18,881	308.46%	308.51%	5.81%
2013	\$44,471,778	\$67,139,980	\$38,790	150.97%	151.06%	2.89%

GROUP TERM LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$340,509,430	\$375,549,371	\$2,662,813	110.29%	111.07%	-1.72%
2005	\$376,714,634	\$397,857,704	\$1,296,566	105.61%	105.96%	10.63%
2006	\$429,762,613	\$358,404,593	\$1,551,526	83.40%	83.76%	14.08%
2007	\$431,403,454	\$359,258,987	\$1,514,546	83.28%	83.63%	0.38%
2008	\$441,547,932	\$389,417,306	\$1,921,557	88.19%	88.63%	2.35%
2009	\$455,540,029	\$489,986,143	\$1,468,996	107.56%	107.88%	3.17%
2010	\$385,905,526	\$439,920,936	\$1,057,661	114.00%	114.27%	-15.29%
2011	\$447,738,187	\$523,710,194	\$1,506,242	116.97%	117.30%	16.02%
2012	\$449,567,475	\$372,423,531	\$1,582,466	82.84%	83.19%	0.41%
2013	\$461,332,940	\$410,753,431	\$959,139	89.04%	89.24%	2.62%

GROUP UNIVERSAL LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$35,587,319	\$25,201,675	\$233,826	70.82%	71.47%	-57.75%
2005	\$31,283,999	\$30,446,603	\$25,564	97.32%	97.40%	-12.09%
2006	\$29,301,961	\$36,623,309	\$69,924	124.99%	125.22%	-6.34%
2007	\$29,674,076	\$29,573,775	\$54,621	99.66%	99.85%	1.27%
2008	\$27,685,127	\$43,898,383	\$59,145	158.56%	158.78%	-6.70%
2009	\$27,944,222	\$81,431,567	\$57,450	291.41%	291.61%	0.94%
2010	\$22,774,494	\$43,994,485	\$0	193.17%	193.17%	-18.50%
2011	\$31,832,669	\$51,013,309	\$56,713	160.25%	160.43%	39.77%
2012	\$48,872,170	\$241,864,937	\$19,473	494.89%	494.93%	53.53%
2013	\$77,757,547	\$265,174,721	\$32,009	341.03%	341.07%	59.10%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

GROUP GRADED DEATH BENEFITS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$7,165,366	\$4,885,565	\$0	68.18%	68.18%	26.36%
2005	\$5,742,761	\$5,271,944	\$0	91.80%	91.80%	-19.85%
2006	\$6,078,944	\$5,664,078	\$0	93.18%	93.18%	5.85%
2007	\$6,804,008	\$4,996,951	\$0	73.44%	73.44%	11.93%
2008	\$6,688,145	\$4,542,822	\$0	67.92%	67.92%	-1.70%
2009	\$6,536,371	\$5,226,765	\$0	79.96%	79.96%	-2.27%
2010	\$6,442,118	\$5,515,759	\$0	85.62%	85.62%	-1.44%
2011	\$6,579,972	\$5,041,623	\$0	76.62%	76.62%	2.14%
2012	\$6,778,410	\$29,722,021	\$0	438.48%	438.48%	3.02%
2013	\$9,521,830	\$20,030,580	\$0	210.36%	210.36%	40.47%

GROUP CREDIT LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$33,920,188	\$18,191,182	\$33,742	53.63%	53.73%	8.28%
2005	\$34,553,971	\$15,962,140	\$43,284	46.19%	46.32%	1.87%
2006	\$31,965,380	\$16,229,948	\$28,318	50.77%	50.86%	-7.49%
2007	\$34,865,411	\$16,000,567	\$14,676	45.89%	45.93%	9.07%
2008	\$28,058,128	\$16,504,778	\$29,790	58.82%	58.93%	-19.52%
2009	\$20,030,083	\$13,839,317	\$0	69.09%	69.09%	-28.61%
2010	\$18,951,964	\$14,064,472	\$20,835	74.21%	74.32%	-5.38%
2011	\$18,693,496	\$12,039,223	\$0	64.40%	64.40%	-1.36%
2012	\$19,441,996	\$10,086,360	\$17,195	51.88%	51.97%	4.00%
2013	\$18,284,588	\$10,102,456	\$0	55.25%	55.25%	-5.95%

GROUP VARIABLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$39,853,535	\$15,457,657	\$5,399	38.79%	38.80%	47.97%
2005	\$20,486,416	\$20,592,546	\$3,748	100.52%	100.54%	-48.60%
2006	\$22,475,590	\$19,826,088	\$2,623	88.21%	88.22%	9.71%
2007	\$140,088,224	\$20,329,605	\$7,434	14.51%	14.52%	523.29%
2008	\$20,806,062	\$68,233,492	\$6,875	327.95%	327.98%	-85.15%
2009	\$18,108,043	\$60,643,235	\$11,903	334.90%	334.96%	-12.97%
2010	\$13,744,813	\$23,437,707	\$15,512	170.52%	170.63%	-24.10%
2011	\$16,235,622	\$23,322,145	\$16,109	143.65%	143.75%	18.12%
2012	\$10,023,961	\$25,609,049	\$4,605	255.48%	255.52%	-38.26%
2013	\$11,089,927	\$28,180,830	\$9,373	254.11%	254.20%	10.63%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

GROUP ORDINARY ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$799,869,908	\$597,706,268	\$558,916	74.73%	74.80%	42.68%
2005	\$589,733,120	\$1,383,275,797	\$554,174	234.56%	234.65%	-26.27%
2006	\$497,524,140	\$765,071,081	\$469,820	153.78%	153.87%	-15.64%
2007	\$520,287,792	\$519,994,112	\$6,621,363	99.94%	101.22%	4.58%
2008	\$784,092,407	\$690,989,009	\$8,208,130	88.13%	89.17%	50.70%
2009	\$526,376,668	\$523,939,409	\$1,467,933	99.54%	99.82%	-32.87%
2010	\$377,742,889	\$354,147,826	\$3,527,400	93.75%	94.69%	-28.24%
2011	\$443,394,917	\$371,677,173	\$4,816,386	83.83%	84.91%	17.38%
2012	\$1,286,599,473	\$569,582,297	\$4,885,938	44.27%	44.65%	190.17%
2013	\$1,215,358,820	\$445,542,674	\$5,670,377	36.66%	37.13%	-5.54%

GROUP VARIABLE ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$545,078,706	\$383,649,710	\$4,492,924	70.38%	71.21%	6.84%
2005	\$551,621,191	\$489,854,581	\$4,359,578	88.80%	89.59%	1.20%
2006	\$767,946,981	\$563,959,933	\$4,995,914	73.44%	74.09%	39.22%
2007	\$882,713,398	\$718,594,840	\$37,202	81.41%	81.41%	14.94%
2008	\$897,918,963	\$747,341,043	\$0	83.23%	83.23%	1.72%
2009	\$547,337,447	\$511,661,999	\$1,946	93.48%	93.48%	-39.04%
2010	\$461,435,583	\$634,639,714	\$0	137.54%	137.54%	-15.69%
2011	\$469,744,128	\$695,938,740	\$0	148.15%	148.15%	1.80%
2012	\$611,769,937	\$674,865,198	\$0	110.31%	110.31%	30.23%
2013	\$775,270,229	\$725,001,321	\$2,172	93.52%	93.52%	26.73%

GROUP MODIFIED GUARANTEED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$71,622,384	\$12,195,641	\$0	17.03%	17.03%	128.01%
2005	\$31,835,305	\$31,978,752	\$0	100.45%	100.45%	-55.55%
2006	\$35,880,969	\$40,451,597	\$0	112.74%	112.74%	12.71%
2007	\$145,866,166	\$139,370,859	\$0	95.55%	95.55%	306.53%
2008	\$236,852,631	\$6,487,727	\$0	2.74%	2.74%	62.38%
2009	\$76,788,865	\$28,793,626	\$0	37.50%	37.50%	-67.58%
2010	\$17,091,150	\$115,767,079	\$0	677.35%	677.35%	-77.74%
2011	\$10,975,950	\$26,981,758	\$0	245.83%	245.83%	-35.78%
2012	\$860,724	\$19,799,074	\$0	2300.28%	2300.28%	-92.16%
2013	\$5,860,842	\$14,890,899	\$0	254.07%	254.07%	580.92%

HISTORICAL TRENDS BY LINE OF BUSINESS

FOR YEARS 2004 - 2013

GROUP EQUITY INDEXED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$35,382,506	\$3,993,697	\$0	11.29%	11.29%	17.88%
2005	\$96,677,488	\$14,885,329	\$0	15.40%	15.40%	173.24%
2006	\$16,182,035	\$12,902,183	\$0	79.73%	79.73%	-83.26%
2007	\$18,796,075	\$21,419,128	\$0	113.96%	113.96%	16.15%
2008	\$14,724,952	\$41,748,247	\$0	283.52%	283.52%	-21.66%
2009	\$20,181,148	\$23,140,567	\$0	114.66%	114.66%	37.05%
2010	\$5,545,801	\$27,415,516	\$0	494.35%	494.35%	-72.52%
2011	\$7,655,126	\$30,004,800	\$0	391.96%	391.96%	38.03%
2012	\$3,875,811	\$32,528,069	\$0	839.26%	839.26%	-49.37%
2013	\$2,063,163	\$29,552,692	\$0	1432.40%	1432.40%	-46.77%

GROUP DEPOSIT-TYPE FUNDS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$779,182,519	\$259,816,261	\$0	33.34%	33.34%	-14.62%
2005	\$758,951,112	\$215,137,062	\$0	28.35%	28.35%	-2.60%
2006	\$803,890,545	\$424,445,420	\$0	52.80%	52.80%	5.92%
2007	\$632,677,212	\$236,549,654	\$0	37.39%	37.39%	-21.30%
2008	\$638,626,738	\$176,877,540	\$0	27.70%	27.70%	0.94%
2009	\$438,035,129	\$223,147,429	\$0	50.94%	50.94%	-31.41%
2010	\$366,117,028	\$47,704,800	\$0	13.03%	13.03%	-16.42%
2011	\$440,123,270	\$62,217,325	\$0	14.14%	14.14%	20.21%
2012	\$628,330,497	\$66,943,569	\$0	10.65%	10.65%	42.76%
2013	\$771,451,359	\$74,484,253	\$0	9.66%	9.66%	22.78%

GROUP OTHER CONSIDERATIONS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$678,698,288	\$524,139,878	\$5,471	77.23%	77.23%	10.67%
2005	\$829,544,819	\$486,823,694	\$1,718	58.69%	58.69%	22.23%
2006	\$1,295,029,723	\$1,620,116,075	\$6,042	125.10%	125.10%	56.11%
2007	\$752,113,800	\$523,935,827	\$433,229	69.66%	69.72%	-41.92%
2008	\$704,136,082	\$547,999,977	\$361,938	77.83%	77.88%	-6.38%
2009	\$897,667,166	\$400,903,559	\$289,300	44.66%	44.69%	27.48%
2010	\$912,689,265	\$983,015,495	\$167,935	107.71%	107.72%	1.67%
2011	\$908,840,653	\$1,132,886,816	\$1,574	124.65%	124.65%	-0.42%
2012	\$906,653,658	\$1,363,028,699	\$2,430	150.34%	150.34%	-0.24%
2013	\$992,689,149	\$907,473,876	\$0	91.42%	91.42%	9.49%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

INDIVIDUAL COMPREHENSIVE MEDICAL EXPENSE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$303,237,042	\$206,151,024	67.98%	\$296,093,330	\$205,452,502	69.39%	7.07%
2005	\$322,885,920	\$223,475,978	69.21%	\$319,913,653	\$215,428,857	67.34%	6.48%
2006	\$328,970,770	\$232,737,475	70.75%	\$336,358,147	\$232,951,409	69.26%	1.88%
2007	\$355,794,204	\$252,338,433	70.92%	\$347,742,236	\$255,724,919	73.54%	8.15%
2008	\$370,646,228	\$269,723,548	72.77%	\$370,337,030	\$264,857,277	71.52%	4.17%
2009	\$383,717,305	\$277,701,460	72.37%	\$379,320,792	\$268,794,687	70.86%	3.53%
2010	\$403,756,711	\$278,284,429	68.92%	\$404,165,742	\$276,889,791	68.51%	5.22%
2011	\$403,540,418	\$304,853,227	75.54%	\$393,273,014	\$305,857,550	77.77%	-0.05%
2012	\$414,007,266	\$324,023,037	78.27%	\$423,602,580	\$325,668,927	76.88%	2.59%
2013	\$438,558,142	\$349,105,794	79.60%	\$441,261,363	\$352,000,915	79.77%	5.93%

INDIVIDUAL MEDICARE SUPPLEMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$323,256,706	\$241,760,172	74.79%	\$336,472,253	\$240,258,015	71.41%	-5.29%
2005	\$324,502,871	\$238,360,551	73.45%	\$326,964,026	\$240,450,847	73.54%	0.39%
2006	\$310,399,602	\$236,360,609	76.15%	\$315,122,856	\$238,049,670	75.54%	-4.35%
2007	\$324,879,304	\$243,883,414	75.07%	\$321,465,021	\$260,428,319	81.01%	4.66%
2008	\$332,402,036	\$251,031,533	75.52%	\$336,104,792	\$246,271,450	73.27%	2.32%
2009	\$344,897,933	\$264,372,317	76.65%	\$342,799,172	\$267,428,929	78.01%	3.76%
2010	\$355,636,160	\$262,414,053	73.79%	\$349,586,468	\$257,477,133	73.65%	3.11%
2011	\$391,032,013	\$294,933,638	75.42%	\$387,818,011	\$300,142,075	77.39%	9.95%
2012	\$432,218,959	\$313,127,641	72.45%	\$428,876,386	\$315,120,265	73.48%	10.53%
2013	\$455,009,751	\$329,452,671	72.41%	\$454,441,840	\$328,813,631	72.36%	5.27%

INDIVIDUAL LONG TERM CARE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$165,476,602	\$67,127,857	40.57%	\$158,127,812	\$90,850,534	57.45%	2.99%
2005	\$174,773,182	\$76,403,147	43.72%	\$158,458,592	\$88,928,188	56.12%	5.62%
2006	\$185,431,140	\$86,279,415	46.53%	\$170,254,845	\$112,634,563	66.16%	6.10%
2007	\$193,810,804	\$92,957,108	47.96%	\$181,939,093	\$105,722,750	58.11%	4.52%
2008	\$201,668,862	\$99,526,786	49.35%	\$188,620,115	\$127,448,974	67.57%	4.05%
2009	\$206,264,542	\$107,862,055	52.29%	\$196,427,601	\$134,783,035	68.62%	2.28%
2010	\$204,002,042	\$118,750,667	58.21%	\$194,597,847	\$159,793,788	82.11%	-1.10%
2011	\$207,496,536	\$128,905,231	62.12%	\$193,756,171	\$163,123,353	84.19%	1.71%
2012	\$205,162,078	\$140,639,101	68.55%	\$198,031,471	\$183,676,020	92.75%	-1.13%
2013	\$207,446,905	\$149,032,662	71.84%	\$201,536,525	\$165,150,285	81.95%	1.11%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

INDIVIDUAL SPECIFIED DISEASE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$49,088,053	\$23,964,793	48.82%	\$48,694,411	\$25,558,105	52.49%	10.73%
2005	\$51,162,276	\$25,486,371	49.81%	\$52,122,674	\$27,790,296	53.32%	4.23%
2006	\$53,675,196	\$24,403,828	45.47%	\$53,568,411	\$25,131,162	46.91%	4.91%
2007	\$58,375,685	\$27,492,436	47.10%	\$58,639,713	\$31,366,646	53.49%	8.76%
2008	\$61,270,452	\$29,411,244	48.00%	\$61,653,241	\$31,827,291	51.62%	4.96%
2009	\$65,348,248	\$29,873,193	45.71%	\$65,173,053	\$32,790,176	50.31%	6.66%
2010	\$67,234,847	\$29,771,505	44.28%	\$67,528,994	\$33,107,946	49.03%	2.89%
2011	\$68,187,490	\$31,174,856	45.72%	\$68,789,302	\$32,705,387	47.54%	1.42%
2012	\$71,620,512	\$36,306,670	50.69%	\$71,053,985	\$38,124,188	53.66%	5.03%
2013	\$76,986,766	\$35,184,258	45.70%	\$76,903,349	\$38,065,418	49.50%	7.49%

INDIVIDUAL ACCIDENT ONLY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$40,880,088	\$18,717,124	45.79%	\$40,573,682	\$19,492,689	48.04%	12.32%
2005	\$43,749,097	\$18,631,600	42.59%	\$43,869,645	\$20,020,395	45.64%	7.02%
2006	\$47,939,093	\$20,627,176	43.03%	\$47,857,335	\$20,900,265	43.67%	9.58%
2007	\$52,708,199	\$23,629,140	44.83%	\$53,124,343	\$25,479,816	47.96%	9.95%
2008	\$55,364,139	\$25,146,994	45.42%	\$56,011,512	\$24,885,905	44.43%	5.04%
2009	\$56,765,950	\$25,067,281	44.16%	\$56,974,426	\$23,358,519	41.00%	2.53%
2010	\$57,040,268	\$25,743,539	45.13%	\$57,342,016	\$26,501,210	46.22%	0.48%
2011	\$58,883,142	\$27,889,908	47.36%	\$59,145,160	\$27,623,899	46.71%	3.23%
2012	\$59,535,290	\$27,176,435	45.65%	\$60,410,372	\$28,289,411	46.83%	1.11%
2013	\$56,610,700	\$23,953,435	42.31%	\$56,692,594	\$23,581,126	41.59%	-4.91%

INDIVIDUAL DISABILITY INCOME

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$82,139,891	\$46,835,397	57.02%	\$82,487,795	\$53,586,832	64.96%	8.90%
2005	\$85,801,427	\$51,589,954	60.13%	\$87,912,057	\$61,528,374	69.99%	4.46%
2006	\$93,012,778	\$50,660,961	54.47%	\$95,149,424	\$56,931,860	59.83%	8.40%
2007	\$93,938,858	\$51,194,651	54.50%	\$94,168,754	\$67,333,637	71.50%	1.00%
2008	\$98,855,646	\$54,171,917	54.80%	\$99,404,881	\$62,204,792	62.58%	5.23%
2009	\$100,114,890	\$58,330,893	58.26%	\$100,166,356	\$68,256,699	68.14%	1.27%
2010	\$101,661,837	\$59,575,581	58.60%	\$101,823,091	\$67,168,757	65.97%	1.55%
2011	\$105,387,618	\$61,752,219	58.60%	\$103,445,226	\$57,928,897	56.00%	3.66%
2012	\$107,027,647	\$66,651,155	62.27%	\$107,539,883	\$86,051,840	80.02%	1.56%
2013	\$105,542,504	\$71,328,656	67.58%	\$105,371,718	\$74,759,002	70.95%	-1.39%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

INDIVIDUAL DENTAL

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$7,968,150	\$3,230,658	40.54%	\$7,990,035	\$3,674,059	45.98%	63.26%
2005	\$9,514,876	\$4,879,366	51.28%	\$9,581,677	\$5,324,028	55.56%	19.41%
2006	\$11,369,837	\$6,092,444	53.58%	\$11,350,265	\$5,992,842	52.80%	19.50%
2007	\$13,166,610	\$6,814,223	51.75%	\$13,197,137	\$6,245,948	47.33%	15.80%
2008	\$14,700,416	\$7,394,294	50.30%	\$14,706,583	\$7,197,429	48.94%	11.65%
2009	\$15,932,970	\$9,245,567	58.03%	\$15,953,279	\$9,198,512	57.66%	8.38%
2010	\$16,385,716	\$10,212,618	62.33%	\$16,248,416	\$10,244,914	63.05%	2.84%
2011	\$18,735,830	\$11,449,933	61.11%	\$18,583,774	\$11,323,993	60.93%	14.34%
2012	\$20,585,953	\$12,405,523	60.26%	\$20,492,069	\$12,768,492	62.31%	9.87%
2013	\$26,365,639	\$14,775,980	56.04%	\$26,384,901	\$14,722,908	55.80%	28.08%

INDIVIDUAL LIMITED BENEFIT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$28,173,993	\$13,925,642	49.43%	\$27,922,148	\$14,162,998	50.72%	18.22%
2005	\$30,162,088	\$14,329,780	47.51%	\$30,152,895	\$14,855,245	49.27%	7.06%
2006	\$32,183,626	\$15,128,450	47.01%	\$32,426,875	\$13,588,842	41.91%	6.70%
2007	\$36,585,400	\$19,096,230	52.20%	\$36,696,997	\$22,746,280	61.98%	13.68%
2008	\$35,223,506	\$17,334,385	49.21%	\$36,046,099	\$16,536,022	45.87%	-3.72%
2009	\$33,851,985	\$16,090,223	47.53%	\$33,990,072	\$15,289,477	44.98%	-3.89%
2010	\$32,607,359	\$14,486,339	44.43%	\$32,557,670	\$15,171,764	46.60%	-3.68%
2011	\$33,260,202	\$14,973,051	45.02%	\$33,292,598	\$15,018,085	45.11%	2.00%
2012	\$33,897,113	\$14,688,218	43.33%	\$33,974,020	\$14,849,565	43.71%	1.91%
2013	\$35,291,790	\$15,111,733	42.82%	\$35,364,908	\$16,011,121	45.27%	4.11%

INDIVIDUAL SHORT TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$2,768,712	\$1,562,445	56.43%	\$3,707,915	\$1,451,410	39.14%	-23.89%
2005	\$2,814,702	\$1,098,982	39.04%	\$2,649,362	\$818,046	30.88%	1.66%
2006	\$1,381,915	\$1,241,348	89.83%	\$2,070,383	\$1,388,078	67.04%	-50.90%
2007	\$1,917,224	\$915,888	47.77%	\$2,355,926	\$571,587	24.26%	38.74%
2008	\$1,064,566	\$630,085	59.19%	\$688,431	-\$162,685	-23.63%	-44.47%
2009	\$1,192,049	\$731,047	61.33%	\$1,857,447	\$656,310	35.33%	11.98%
2010	\$1,290,386	\$466,115	36.12%	\$1,193,036	\$462,122	38.73%	8.25%
2011	\$1,293,238	\$423,836	32.77%	\$978,358	\$298,376	30.50%	0.22%
2012	\$1,547,792	\$429,538	27.75%	\$1,316,928	\$520,160	39.50%	19.68%
2013	\$1,533,569	\$384,684	25.08%	\$1,380,011	\$484,249	35.09%	-0.92%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

INDIVIDUAL LONG TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$7,456	\$0	0.00%	\$7,427	\$235	3.16%	67.51%
2005	\$71,925	\$0	0.00%	\$71,927	-\$227	-0.32%	864.66%
2006	\$15	\$0	0.00%	\$15	\$60	400.00%	-99.98%
2007	\$481	\$0	0.00%	\$477	-\$507	-106.29%	3106.67%
2008	\$3,525	\$0	0.00%	\$3,585	\$2,758	76.93%	632.85%
2009	\$2,969	\$100	3.37%	\$2,953	-\$1,634	-55.33%	-15.77%
2010	\$1,621	\$2,408	148.55%	\$13,052	\$132	1.01%	-45.40%
2011	-\$475	\$4,012	-844.63%	\$14,811	\$10,205	68.90%	-129.30%
2012	-\$12	\$4,144	-34533.33%	\$13,952	\$669	4.80%	-97.47%
2013	\$16,742	\$26,972	161.10%	\$36,016	\$44,998	124.94%	-139616.67%

INDIVIDUAL CREDIT UNEMPLOYMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2005	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2006	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2007	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2008	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2009	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2010	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2011	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2012	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2013	\$0	\$0	N/A	\$0	\$0	N/A	N/A

INDIVIDUAL STOP LOSS

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$0	\$2,359	N/A	\$0	\$2,359	N/A	-100.00%
2005	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2006	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2007	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2008	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2009	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2010	\$66,402	\$0	0.00%	\$66,402	\$29,936	45.08%	N/A
2011	\$548,182	\$1,615,795	294.76%	\$548,182	\$292,363	53.33%	725.55%
2012	\$1,172,640	\$249,013	21.24%	\$1,172,641	\$1,718,842	146.58%	113.91%
2013	\$1,493,540	\$347,719	23.28%	\$1,493,540	\$848,221	56.79%	27.37%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

INDIVIDUAL MEDICARE PART D

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2006	\$326,720,230	\$233,559,225	71.49%	\$317,373,556	\$263,955,295	83.17%	21775.56%
2007	\$270,385,684	\$251,574,056	93.04%	\$284,114,632	\$248,105,730	87.33%	-17.24%
2008	\$302,911,489	\$286,325,553	94.52%	\$302,647,817	\$288,004,862	95.16%	12.03%
2009	\$382,523,063	\$309,741,115	80.97%	\$373,640,633	\$305,628,013	81.80%	26.28%
2010	\$381,465,425	\$271,361,702	71.14%	\$382,498,158	\$271,606,450	71.01%	-0.28%
2011	\$326,239,553	\$259,371,912	79.50%	\$322,422,184	\$259,632,480	80.53%	-14.48%
2012	\$369,238,655	\$305,661,699	82.78%	\$365,183,985	\$307,775,521	84.28%	13.18%
2013	\$297,623,623	\$212,994,818	71.57%	\$292,610,646	\$239,926,162	82.00%	-19.40%

INDIVIDUAL MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2006	\$128,954,432	\$95,594,103	74.13%	\$126,659,916	\$109,997,112	86.84%	-56.67%
2007	\$285,599,274	\$216,845,340	75.93%	\$286,228,563	\$230,982,475	80.70%	121.47%
2008	\$517,594,148	\$426,220,010	82.35%	\$518,891,924	\$428,841,919	82.65%	81.23%
2009	\$651,009,521	\$546,396,572	83.93%	\$646,971,608	\$545,709,429	84.35%	25.78%
2010	\$687,726,290	\$584,882,519	85.05%	\$688,549,873	\$569,541,064	82.72%	5.64%
2011	\$633,001,121	\$510,785,888	80.69%	\$633,285,444	\$514,164,052	81.19%	-7.96%
2012	\$675,746,804	\$539,764,950	79.88%	\$677,581,956	\$540,333,719	79.74%	6.75%
2013	\$692,548,832	\$646,320,274	93.32%	\$696,517,314	\$646,329,897	92.79%	2.49%

GROUP COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (2 - 50 EMPLOYEES)

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$804,495,751	\$617,065,254	76.70%	\$806,421,137	\$620,790,892	76.98%	13.11%
2005	\$883,819,871	\$694,601,339	78.59%	\$884,893,731	\$703,298,943	79.48%	9.86%
2006	\$886,637,972	\$700,662,436	79.02%	\$900,721,252	\$712,898,312	79.15%	0.32%
2007	\$967,933,529	\$734,944,627	75.93%	\$967,269,138	\$744,232,104	76.94%	9.17%
2008	\$1,062,144,740	\$795,089,132	74.86%	\$1,061,986,721	\$808,384,127	76.12%	9.73%
2009	\$1,041,682,994	\$812,992,214	78.05%	\$1,042,234,055	\$818,223,529	78.51%	-1.93%
2010	\$1,170,130,926	\$857,038,070	73.24%	\$1,170,358,339	\$863,867,476	73.81%	12.33%
2011	\$1,240,919,214	\$912,495,981	73.53%	\$1,219,533,648	\$905,726,448	74.27%	6.05%
2012	\$1,206,310,177	\$922,953,524	76.51%	\$1,220,304,803	\$929,551,460	76.17%	-2.79%
2013	\$1,239,216,740	\$923,592,671	74.53%	\$1,244,763,474	\$937,673,203	75.33%	2.73%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

GROUP COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3 - 25 EMPLOYEES)

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$631,836,129	\$480,186,802	76.00%	\$636,752,843	\$486,110,382	76.34%	26.93%
2005	\$660,017,877	\$508,221,736	77.00%	\$660,737,396	\$513,746,992	77.75%	4.46%
2006	\$604,736,347	\$466,551,021	77.15%	\$612,872,819	\$497,896,848	81.24%	-8.38%
2007	\$617,700,807	\$451,517,775	73.10%	\$623,326,131	\$485,994,031	77.97%	2.14%
2008	\$504,871,060	\$354,742,562	70.26%	\$506,495,717	\$384,152,443	75.85%	-18.27%
2009	\$678,297,673	\$417,470,311	61.55%	\$679,111,300	\$514,290,874	75.73%	34.35%
2010	\$734,466,521	\$525,253,930	71.52%	\$735,546,237	\$512,454,791	69.67%	8.28%
2011	\$755,301,467	\$537,091,033	71.11%	\$743,950,525	\$528,506,564	71.04%	2.84%
2012	\$583,451,091	\$430,006,305	73.70%	\$590,585,297	\$432,863,944	73.29%	-22.75%
2013	\$722,614,630	\$512,196,185	70.88%	\$723,443,997	\$520,098,615	71.89%	23.85%

GROUP COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$990,361,626	\$858,201,657	86.66%	\$991,633,986	\$874,822,148	88.22%	9.80%
2005	\$1,336,336,044	\$1,108,766,762	82.97%	\$1,340,023,596	\$1,140,808,007	85.13%	34.93%
2006	\$1,580,839,426	\$1,371,899,838	86.78%	\$1,606,315,955	\$1,296,313,480	80.70%	18.30%
2007	\$1,734,986,043	\$1,460,725,710	84.19%	\$1,732,987,386	\$1,475,263,750	85.13%	9.75%
2008	\$1,957,296,360	\$1,613,528,243	82.44%	\$1,969,128,831	\$1,603,626,587	81.44%	12.81%
2009	\$2,055,332,127	\$1,775,423,333	86.38%	\$2,050,451,124	\$1,775,691,917	86.60%	5.01%
2010	\$2,002,684,307	\$1,647,874,254	82.28%	\$2,001,689,869	\$1,634,484,226	81.66%	-2.56%
2011	\$2,043,759,231	\$1,646,720,986	80.57%	\$2,034,772,780	\$1,677,153,032	82.42%	2.05%
2012	\$2,114,877,846	\$1,755,535,780	83.01%	\$2,118,110,754	\$1,768,789,278	83.51%	3.48%
2013	\$2,050,460,682	\$1,728,158,433	84.28%	\$2,047,788,163	\$1,714,039,659	83.70%	-3.05%

GROUP COMPREHENSIVE MEDICAL EXPENSE - ASSOCIATION

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$114,366,125	\$70,155,731	61.34%	\$113,733,916	\$70,614,791	62.09%	9.69%
2005	\$122,623,109	\$79,036,245	64.45%	\$120,656,816	\$78,461,180	65.03%	7.22%
2006	\$128,982,788	\$83,277,556	64.56%	\$129,705,060	\$83,056,149	64.03%	5.19%
2007	\$135,911,686	\$85,819,359	63.14%	\$138,782,958	\$84,663,539	61.00%	5.37%
2008	\$144,915,810	\$94,952,549	65.52%	\$144,550,844	\$93,731,192	64.84%	6.62%
2009	\$154,919,191	\$94,458,209	60.97%	\$156,553,148	\$94,571,806	60.41%	6.90%
2010	\$176,302,725	\$111,571,200	63.28%	\$175,576,748	\$113,379,188	64.58%	13.80%
2011	\$213,067,406	\$152,451,260	71.55%	\$208,603,416	\$153,251,127	73.47%	20.85%
2012	\$210,628,599	\$160,926,194	76.40%	\$212,603,261	\$161,360,391	75.90%	-1.14%
2013	\$207,186,021	\$151,685,312	73.21%	\$208,643,668	\$152,833,979	73.25%	-1.63%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

GROUP COMPREHENSIVE MEDICAL EXPENSE - DISCRETIONARY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$7,870,834	\$4,776,538	60.69%	\$7,784,700	\$4,418,494	56.76%	0.48%
2005	\$7,269,130	\$3,953,654	54.39%	\$7,288,973	\$3,795,367	52.07%	-7.64%
2006	\$6,885,212	\$3,499,606	50.83%	\$6,967,687	\$3,090,662	44.36%	-5.28%
2007	\$32,203,112	\$23,679,525	73.53%	\$32,174,354	\$23,347,963	72.57%	367.71%
2008	\$36,690,261	\$26,512,256	72.26%	\$36,569,867	\$27,028,469	73.91%	13.93%
2009	\$36,154,162	\$26,048,412	72.05%	\$36,023,915	\$27,070,754	75.15%	-1.46%
2010	\$3,995,007	\$2,283,103	57.15%	\$4,041,322	\$2,060,647	50.99%	-88.95%
2011	\$3,723,383	\$2,811,957	75.52%	\$3,655,670	\$3,205,589	87.69%	-6.80%
2012	\$3,554,493	\$3,346,550	94.15%	\$3,527,162	\$3,204,727	90.86%	-4.54%
2013	\$3,368,578	\$3,470,974	103.04%	\$3,462,918	\$3,831,077	110.63%	-5.23%

GROUP COMPREHENSIVE MEDICAL EXPENSE - FEDERAL EMPLOYEES

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$282,297,910	\$249,091,181	88.24%	\$282,585,106	\$255,551,524	90.43%	8.41%
2005	\$338,861,168	\$270,517,607	79.83%	\$338,572,239	\$274,072,826	80.95%	20.04%
2006	\$363,206,650	\$358,919,483	98.82%	\$364,709,162	\$356,212,467	97.67%	7.18%
2007	\$420,193,581	\$395,799,056	94.19%	\$417,299,279	\$396,430,854	95.00%	15.69%
2008	\$413,511,396	\$416,503,751	100.72%	\$412,717,467	\$428,679,354	103.87%	-1.59%
2009	\$455,718,504	\$418,791,009	91.90%	\$455,216,088	\$414,443,173	91.04%	10.21%
2010	\$487,828,913	\$458,395,289	93.97%	\$487,707,744	\$460,239,924	94.37%	7.05%
2011	\$471,890,761	\$424,701,223	90.00%	\$464,638,207	\$427,840,197	92.08%	-3.27%
2012	\$484,624,022	\$452,111,209	93.29%	\$490,105,025	\$458,223,275	93.49%	2.70%
2013	\$509,805,798	\$482,622,033	94.67%	\$512,579,016	\$484,276,163	94.48%	5.20%

GROUP MEDICARE SUPPLEMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$153,031,398	\$122,604,054	80.12%	\$151,573,487	\$131,392,182	86.69%	18.53%
2005	\$187,377,965	\$150,829,407	80.49%	\$187,114,339	\$152,474,384	81.49%	22.44%
2006	\$200,256,992	\$159,444,458	79.62%	\$198,891,302	\$201,655,337	101.39%	6.87%
2007	\$222,976,189	\$169,513,720	76.02%	\$221,626,847	\$172,179,604	77.69%	11.35%
2008	\$226,491,723	\$174,595,822	77.09%	\$225,782,304	\$175,866,146	77.89%	1.58%
2009	\$231,754,359	\$165,614,590	71.46%	\$230,416,669	\$165,066,720	71.64%	2.32%
2010	\$226,340,264	\$163,212,241	72.11%	\$225,282,067	\$162,819,461	72.27%	-2.34%
2011	\$217,061,714	\$168,815,502	77.77%	\$217,168,567	\$168,310,399	77.50%	-4.10%
2012	\$203,115,736	\$159,954,643	78.75%	\$205,429,468	\$159,682,393	77.73%	-6.42%
2013	\$196,644,545	\$151,548,529	77.07%	\$197,008,666	\$151,674,760	76.99%	-3.19%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

GROUP LONG TERM CARE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$24,089,299	\$7,009,857	29.10%	\$23,102,739	\$9,670,595	41.86%	13.10%
2005	\$22,294,017	\$6,742,530	30.24%	\$29,871,692	\$8,050,871	26.95%	-7.45%
2006	\$19,624,171	\$7,667,690	39.07%	\$15,663,704	\$8,848,037	56.49%	-11.98%
2007	\$29,910,251	\$7,668,348	25.64%	\$21,765,974	\$12,803,049	58.82%	52.42%
2008	\$28,712,579	\$14,732,268	51.31%	\$27,633,698	\$12,960,978	46.90%	-4.00%
2009	\$30,511,696	\$11,247,802	36.86%	\$30,496,420	\$12,342,998	40.47%	6.27%
2010	\$32,298,781	\$11,895,294	36.83%	\$30,255,587	\$13,591,952	44.92%	5.86%
2011	\$34,257,863	\$13,674,442	39.92%	\$31,694,453	\$20,819,619	65.69%	6.07%
2012	\$34,789,865	\$14,435,933	41.49%	\$32,038,191	\$20,245,997	63.19%	1.55%
2013	\$33,452,120	\$17,677,533	52.84%	\$30,721,626	\$13,262,610	43.17%	-3.85%

GROUP SPECIFIED DISEASE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$7,920,812	\$2,669,080	33.70%	\$7,937,783	\$2,485,075	31.31%	69.52%
2005	\$8,464,678	\$3,566,439	42.13%	\$8,420,389	\$5,007,284	59.47%	6.87%
2006	\$10,554,160	\$3,432,381	32.52%	\$10,421,575	\$4,060,827	38.97%	24.68%
2007	\$6,000,269	\$2,679,796	44.66%	\$6,046,886	\$2,528,155	41.81%	-43.15%
2008	\$9,211,447	\$4,482,990	48.67%	\$9,155,550	\$4,904,814	53.57%	53.52%
2009	\$17,354,144	\$14,916,077	85.95%	\$17,478,106	\$10,612,735	60.72%	88.40%
2010	\$21,585,485	\$8,919,286	41.32%	\$21,516,226	\$9,472,882	44.03%	24.38%
2011	\$15,946,311	\$6,409,783	40.20%	\$16,117,968	\$6,995,102	43.40%	-26.12%
2012	\$17,607,701	\$8,390,650	47.65%	\$17,682,609	\$8,009,832	45.30%	10.42%
2013	\$19,968,532	\$7,509,688	37.61%	\$20,217,703	\$7,535,509	37.27%	13.41%

GROUP ACCIDENT ONLY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$96,313,011	\$49,204,603	51.09%	\$96,004,545	\$51,379,533	53.52%	10.02%
2005	\$101,315,087	\$51,619,501	50.95%	\$102,239,760	\$61,942,309	60.59%	5.19%
2006	\$105,142,951	\$47,992,224	45.64%	\$105,661,993	\$49,741,908	47.08%	3.78%
2007	\$95,433,474	\$45,701,126	47.89%	\$94,870,744	\$52,482,231	55.32%	-9.23%
2008	\$87,160,796	\$51,632,494	59.24%	\$87,586,505	\$56,380,230	64.37%	-8.67%
2009	\$85,322,660	\$45,564,463	53.40%	\$83,068,482	\$36,881,093	44.40%	-2.11%
2010	\$96,106,857	\$45,609,772	47.46%	\$90,078,603	\$44,700,512	49.62%	12.64%
2011	\$97,329,393	\$47,953,765	49.27%	\$100,542,729	\$47,896,762	47.64%	1.27%
2012	\$93,669,143	\$44,365,104	47.36%	\$94,083,836	\$45,430,057	48.29%	-3.76%
2013	\$99,026,369	\$47,957,270	48.43%	\$100,643,515	\$49,955,641	49.64%	5.72%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

GROUP DISABILITY INCOME

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$216,398,030	\$147,429,402	68.13%	\$216,750,400	\$174,125,247	80.33%	4.07%
2005	\$228,531,900	\$151,603,491	66.34%	\$227,368,945	\$309,579,612	136.16%	5.61%
2006	\$243,294,314	\$161,498,969	66.38%	\$241,790,431	\$188,529,874	77.97%	6.46%
2007	\$258,280,702	\$182,501,605	70.66%	\$254,581,547	\$193,562,759	76.03%	6.16%
2008	\$255,564,883	\$184,783,260	72.30%	\$254,915,092	\$196,034,771	76.90%	-1.05%
2009	\$258,760,883	\$176,556,410	68.23%	\$256,420,533	\$189,010,903	73.71%	1.25%
2010	\$254,728,387	\$190,611,485	74.83%	\$256,219,166	\$208,123,252	81.23%	-1.56%
2011	\$252,694,869	\$197,779,613	78.27%	\$257,839,761	\$212,375,298	82.37%	-0.80%
2012	\$258,592,907	\$202,323,947	78.24%	\$262,161,281	\$214,633,320	81.87%	2.33%
2013	\$259,900,676	\$212,934,734	81.93%	\$260,513,436	\$228,524,884	87.72%	0.51%

GROUP DENTAL

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$141,386,608	\$101,787,485	71.99%	\$134,078,757	\$102,738,450	76.63%	0.46%
2005	\$155,697,937	\$107,243,260	68.88%	\$153,560,512	\$109,868,015	71.55%	10.12%
2006	\$170,101,342	\$118,680,807	69.77%	\$167,187,309	\$122,583,830	73.32%	9.25%
2007	\$179,952,585	\$125,274,508	69.62%	\$177,933,575	\$125,921,554	70.77%	5.79%
2008	\$191,105,734	\$134,629,290	70.45%	\$189,372,101	\$134,927,961	71.25%	6.20%
2009	\$192,108,990	\$135,631,538	70.60%	\$189,886,540	\$141,080,718	74.30%	0.52%
2010	\$199,565,441	\$145,810,996	73.06%	\$199,495,724	\$146,369,623	73.37%	3.88%
2011	\$203,840,252	\$147,687,410	72.45%	\$208,091,722	\$147,890,089	71.07%	2.14%
2012	\$218,668,481	\$161,839,723	74.01%	\$223,189,228	\$162,520,532	72.82%	7.27%
2013	\$220,118,548	\$165,816,300	75.33%	\$219,285,057	\$166,155,018	75.77%	0.66%

GROUP LIMITED BENEFIT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$189,400,158	\$46,587,157	24.60%	\$189,152,886	\$50,775,087	26.84%	26.75%
2005	\$150,748,936	\$62,675,376	41.58%	\$150,704,720	\$61,233,285	40.63%	-20.41%
2006	\$171,032,545	\$78,730,474	46.03%	\$170,947,087	\$83,312,347	48.74%	13.46%
2007	\$190,462,502	\$83,562,105	43.87%	\$190,165,792	\$88,246,389	46.40%	11.36%
2008	\$189,102,059	\$89,172,031	47.16%	\$189,147,382	\$87,528,860	46.28%	-0.71%
2009	\$155,451,272	\$95,511,750	61.44%	\$154,976,542	\$90,523,451	58.41%	-17.80%
2010	\$121,571,940	\$90,947,812	74.81%	\$121,543,614	\$85,136,915	70.05%	-21.79%
2011	\$136,070,457	\$93,916,134	69.02%	\$136,247,583	\$93,571,683	68.68%	11.93%
2012	\$149,044,553	\$98,519,019	66.10%	\$149,533,800	\$100,921,166	67.49%	9.53%
2013	\$151,711,089	\$105,597,381	69.60%	\$151,494,391	\$107,054,384	70.67%	1.79%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

GROUP SHORT TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$29,558,218	\$14,588,023	49.35%	\$31,473,169	\$13,987,422	44.44%	-1.43%
2005	\$26,834,784	\$12,930,771	48.19%	\$29,838,665	\$11,626,995	38.97%	-9.21%
2006	\$27,568,788	\$11,379,212	41.28%	\$29,733,121	\$9,551,393	32.12%	2.74%
2007	\$26,096,861	\$9,907,171	37.96%	\$27,714,654	\$8,112,531	29.27%	-5.34%
2008	\$22,594,850	\$9,111,668	40.33%	\$25,065,395	\$7,503,831	29.94%	-13.42%
2009	\$15,692,268	\$8,600,798	54.81%	\$20,885,202	\$7,332,032	35.11%	-30.55%
2010	\$13,897,403	\$7,464,066	53.71%	\$17,198,226	\$5,725,319	33.29%	-11.44%
2011	\$13,404,416	\$6,243,141	46.58%	\$14,917,008	\$4,711,093	31.58%	-3.55%
2012	\$14,102,883	\$5,424,730	38.47%	\$13,222,269	\$4,618,540	34.93%	5.21%
2013	\$13,323,245	\$4,749,199	35.65%	\$13,282,084	\$3,675,444	27.67%	-5.53%

GROUP LONG TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$2,727,556	\$1,169,441	42.88%	\$2,883,447	\$1,099,531	38.13%	180.15%
2005	\$2,938,265	\$1,156,046	39.34%	\$2,731,977	\$1,414,443	51.77%	7.73%
2006	\$942,124	\$419,947	44.57%	\$942,478	\$364,028	38.62%	-67.94%
2007	\$1,252,527	\$554,680	44.28%	\$1,270,826	\$657,514	51.74%	32.95%
2008	\$1,181,121	\$618,971	52.41%	\$1,185,633	\$468,092	39.48%	-5.70%
2009	\$864,271	\$589,887	68.25%	\$831,283	\$699,139	84.10%	-26.83%
2010	\$811,029	\$550,504	67.88%	\$750,498	\$391,397	52.15%	-6.16%
2011	\$513,600	\$412,139	80.25%	\$494,369	\$234,644	47.46%	-36.67%
2012	\$502,052	\$544,867	108.53%	\$478,605	\$460,235	96.16%	-2.25%
2013	\$268,879	\$352,003	130.92%	\$319,070	\$322,439	101.06%	-46.44%

GROUP CREDIT UNEMPLOYMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2005	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2006	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2007	\$0	\$0	N/A	\$317	-\$77	-24.29%	N/A
2008	\$0	\$0	N/A	\$103	\$0	0.00%	N/A
2009	-\$518	\$513	-99.03%	\$17,795	-\$979	-5.50%	N/A
2010	\$0	\$0	N/A	\$0	\$0	N/A	-100.00%
2011	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2012	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2013	\$0	\$0	N/A	\$0	\$0	N/A	N/A

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2004 - 2013

GROUP STOP LOSS

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	\$232,404,579	\$86,691,187	37.30%	\$232,951,401	\$189,878,256	81.51%	91.72%
2005	\$122,060,010	\$85,468,808	70.02%	\$121,995,529	\$89,851,650	73.65%	-47.48%
2006	\$117,584,904	\$90,581,960	77.04%	\$117,788,867	\$98,006,992	83.21%	-3.67%
2007	\$121,404,526	\$102,608,262	84.52%	\$123,205,114	\$107,131,127	86.95%	3.25%
2008	\$138,403,489	\$101,010,079	72.98%	\$138,339,711	\$105,913,017	76.56%	14.00%
2009	\$147,543,722	\$110,561,963	74.94%	\$146,705,478	\$115,245,737	78.56%	6.60%
2010	\$148,663,632	\$108,076,042	72.70%	\$147,405,469	\$117,972,833	80.03%	0.76%
2011	\$172,887,922	\$127,766,825	73.90%	\$172,900,544	\$131,863,432	76.27%	16.29%
2012	\$184,005,327	\$130,083,713	70.70%	\$182,778,042	\$119,374,475	65.31%	6.43%
2013	\$234,150,257	\$180,958,786	77.28%	\$235,327,544	\$177,937,489	75.61%	27.25%

GROUP MEDICARE PART D

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2006	\$91,730,819	\$70,114,475	76.44%	\$93,648,540	\$111,374,464	118.93%	-60.82%
2007	\$139,911,598	\$117,890,777	84.26%	\$140,300,448	\$117,219,561	83.55%	52.52%
2008	\$90,010,069	\$77,003,177	85.55%	\$89,370,677	\$77,264,926	86.45%	-35.67%
2009	\$106,989,293	\$80,532,247	75.27%	\$106,160,884	\$81,323,055	76.60%	18.86%
2010	\$136,607,610	\$101,688,678	74.44%	\$137,271,715	\$102,380,472	74.58%	27.68%
2011	\$141,692,372	\$126,114,515	89.01%	\$141,006,592	\$104,066,574	73.80%	3.72%
2012	\$155,458,744	\$120,339,089	77.41%	\$149,922,156	\$119,046,628	79.41%	9.72%
2013	\$156,877,019	\$125,192,166	79.80%	\$161,010,350	\$127,430,889	79.14%	0.91%

GROUP MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2006	\$38,826,278	\$32,191,185	82.91%	\$38,625,605	\$38,230,142	98.98%	-75.25%
2007	\$71,591,896	\$51,002,021	71.24%	\$72,803,620	\$55,027,288	75.58%	84.39%
2008	\$76,214,475	\$57,629,971	75.62%	\$76,067,986	\$59,240,391	77.88%	6.46%
2009	\$135,213,007	\$100,572,989	74.38%	\$134,278,810	\$107,800,294	80.28%	77.41%
2010	\$184,278,471	\$151,514,936	82.22%	\$185,318,381	\$153,113,939	82.62%	36.29%
2011	\$227,741,217	\$187,262,101	82.23%	\$227,020,511	\$182,099,266	80.21%	23.59%
2012	\$233,541,335	\$179,670,168	76.93%	\$231,876,705	\$181,393,527	78.23%	2.55%
2013	\$341,763,425	\$294,759,592	86.25%	\$352,017,766	\$292,618,231	83.13%	46.34%

**TOTAL
LIFE INSURANCE
BY
LINE OF BUSINESS**

**MISSOURI DEPARTMENT OF INSURANCE
2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS**

LINE DESCRIPTION	TOTAL NUMBER OF INSURED	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIVIDENDS TO POLICYHOLDERS	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
<u>INDIVIDUAL</u>						
WHOLE LIFE	1,660,800	\$755,530,524	\$273,724,432	\$855,022,454	\$54,961,625	149.40%
TERM LIFE	760,176	\$486,256,025	\$9,019,426	\$284,136,851	\$182,064,792	60.29%
UNIVERSAL LIFE	436,477	\$677,869,479	\$10,770,507	\$711,940,887	\$63,046,742	106.62%
GRADED DEATH BENEFITS	53,918	\$10,092,708	\$27,778	\$7,830,401	\$286,901	77.86%
CREDIT LIFE	23,635	\$1,216,284	\$0	\$633,652	\$101,752	52.10%
VARIABLE LIFE	98,557	\$154,021,510	\$4,227,032	\$193,664,071	\$22,167,511	128.48%
ORDINARY ANNUITIES	254,119	\$820,481,192	\$36,978,880	\$1,231,817,167	\$0	154.64%
VARIABLE ANNUITIES	284,746	\$3,471,380,983	\$544,165	\$2,117,973,913	\$0	61.03%
MODIFIED GUARANTEED ANNUITIES	2,795	\$7,089,932	\$0	\$25,807,169	\$0	364.00%
EQUITY INDEXED ANNUITIES	56,920	\$825,068,718	\$0	\$347,149,984	\$0	42.08%
DEPOSIT-TYPE FUNDS	42,701	\$122,821,821	\$0	\$37,761,413	\$0	30.74%
OTHER CONSIDERATIONS	30,838	\$108,285,299	\$164	\$442,318,808	\$0	408.48%
TOTAL INDIVIDUAL	3,705,681	\$7,440,114,473	\$335,292,384	\$6,256,056,769	\$322,629,328	88.59%
<u>GROUP</u>						
WHOLE LIFE	126,737	\$44,471,778	\$38,790	\$67,139,980	\$1,649,781	151.06%
TERM LIFE	1,930,429	\$461,332,940	\$959,139	\$410,753,431	\$185,424,318	89.24%
UNIVERSAL LIFE	52,293	\$77,757,547	\$32,009	\$265,174,721	\$8,758,314	341.07%
GRADED DEATH BENEFITS	25,245	\$9,521,830	\$0	\$20,030,580	\$135,644	210.36%
CREDIT LIFE	217,804	\$18,284,588	\$0	\$10,102,456	\$1,332,346	55.25%
VARIABLE LIFE	19,376	\$11,089,927	\$9,373	\$28,180,830	\$12,673,681	254.20%
ORDINARY ANNUITIES	314,076	\$1,215,358,820	\$5,670,377	\$445,542,674	\$0	37.13%
VARIABLE ANNUITIES	82,181	\$775,270,229	\$2,172	\$725,001,321	\$0	93.52%
MODIFIED GUARANTEED ANNUITIES	2,402	\$5,860,842	\$0	\$14,890,899	\$0	254.07%
EQUITY INDEXED ANNUITIES	3,588	\$2,063,163	\$0	\$29,552,692	\$0	1432.40%
DEPOSIT-TYPE FUNDS	109,695	\$771,451,359	\$0	\$74,484,253	\$0	9.66%
OTHER CONSIDERATIONS	157,258	\$992,689,149	\$0	\$907,473,876	\$0	91.42%
TOTAL GROUP	3,041,087	\$4,385,152,174	\$6,711,860	\$2,998,327,713	\$209,974,084	68.53%
<u>TOTAL INDIVIDUAL AND GROUP BUSINESS</u>						
TOTAL LIFE	6,746,766	\$11,825,266,646	\$342,004,244	\$9,254,384,482	\$532,603,410	81.15%

**INDIVIDUAL
LIFE INSURANCE
BY LINE OF BUSINESS
BY COMPANY**

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.08%	89	1,099	\$577,331	\$0	\$149,261	\$10,585	25.85%
2	AAA LIFE INSURANCE COMPANY	0.02%	146	363	\$182,178	\$0	\$12,301	\$8,688	6.75%
3	ABILITY INSURANCE COMPANY	0.00%	320	3	\$187	\$0	\$0	\$15	0.00%
4	ACACIA LIFE INSURANCE CO	0.01%	200	549	\$58,250	\$46,226	\$337,116	\$5,243	658.10%
5	AETNA LIFE INSURANCE COMPANY	0.06%	98	2,309	\$446,139	\$493,711	\$924,849	\$24,994	317.96%
6	ALFA LIFE INSURANCE CORPORATION	0.00%	332	1	\$0	\$0	\$0	\$10	N/A
7	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERI	0.10%	76	742	\$739,710	\$0	\$0	\$6,403	0.00%
8	ALLSTATE LIFE INSURANCE COMPANY	0.05%	112	1,823	\$371,462	\$0	\$603,290	\$25,288	162.41%
9	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	297	9	\$1,708	\$0	\$0	\$142	0.00%
10	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	332	29	\$0	\$0	\$0	\$249	N/A
11	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF T	0.07%	92	965	\$549,884	\$336	\$209,279	\$9,619	38.12%
12	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	243	55	\$22,031	\$0	\$75,746	\$2,070	343.82%
13	AMERICAN CONTINENTAL INSURANCE COMPANY	0.09%	82	871	\$671,555	\$0	\$187,392	\$8,592	27.90%
14	AMERICAN EQUITY INVESTMENT LIFE INSURANCE COM	0.01%	194	154	\$74,732	\$0	\$0	\$2,392	0.00%
15	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COL	0.08%	84	2,548	\$617,550	\$0	\$107,537	\$37,171	17.41%
16	AMERICAN FAMILY LIFE INSURANCE COMPANY	2.56%	10	50,550	\$19,333,750	\$3,782,074	\$17,531,329	\$4,830,626	110.24%
17	AMERICAN FIDELITY ASSURANCE COMPANY	0.04%	118	2,241	\$309,734	\$1,911	\$125,840	\$25,103	41.25%
18	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.03%	140	1,470	\$208,626	\$1,088	\$112,791	\$16,127	54.59%
19	AMERICAN GENERAL LIFE INSURANCE CO	0.92%	24	51,679	\$6,950,620	\$708,345	\$13,164,221	\$518,229	199.59%
20	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.01%	204	2,554	\$49,782	\$3,224	\$265,083	\$5,088	538.96%
21	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.00%	295	14	\$1,948	\$0	\$2,280	\$613	117.04%
22	AMERICAN HOME LIFE INSURANCE COMPANY	0.15%	64	3,392	\$1,103,230	\$26,169	\$1,219,463	\$78,653	112.91%
23	AMERICAN INCOME LIFE INSURANCE CO	1.39%	19	30,171	\$10,536,482	\$0	\$3,559,619	\$539,402	33.78%
24	AMERICAN LIFE & SECURITY CORP	0.02%	145	863	\$186,427	\$0	\$48,491	\$5,837	26.01%
25	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.04%	122	2,829	\$292,563	\$13,969	\$646,860	\$14,063	225.88%
26	AMERICAN NATIONAL INSURANCE COMPANY	0.45%	41	37,925	\$3,414,374	\$71,197	\$5,780,705	\$237,708	171.39%
27	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF T	0.00%	294	31	\$2,017	\$0	\$8,822	\$76	437.38%
28	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.02%	165	435	\$120,992	\$0	\$3,756	\$3,177	3.10%
29	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURANC	0.00%	271	11	\$6,784	\$0	\$0	\$179	0.00%
30	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	238	55	\$24,207	\$0	\$9,441	\$2,279	39.00%
31	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	216	1,452	\$36,518	\$62,385	\$205,550	\$8,549	733.71%
32	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.00%	324	2	\$90	\$0	\$0	\$17	0.00%
33	AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY	0.01%	213	5	\$44,372	\$0	\$0	\$302	0.00%
34	AMERICAN UNITED LIFE INSURANCE COMPANY	0.65%	31	1,999	\$4,889,038	\$422,668	\$5,803,618	\$193,211	127.35%
35	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.06%	101	3,055	\$440,334	\$3,156	\$674,147	\$28,478	153.82%
36	AMERITAS LIFE INSURANCE CORP	0.02%	162	921	\$126,442	\$168,732	\$595,229	\$26,042	604.20%
37	AMICA LIFE INSURANCE COMPANY	0.00%	240	28	\$23,406	\$0	-\$82	\$1,225	-0.35%
38	ANTHEM LIFE INSURANCE COMPANY	0.00%	269	38	\$7,366	\$0	\$29,285	\$559	397.57%
39	ASSURED LIFE ASSOCIATION	0.00%	257	109	\$12,237	\$566	\$49,748	\$719	411.16%
40	ASSURITY LIFE INSURANCE COMPANY	0.21%	55	4,643	\$1,579,702	\$589,650	\$1,918,759	\$80,378	158.79%
41	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF N	0.03%	130	289	\$250,945	\$0	\$43,455	\$2,804	17.32%
42	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.06%	97	2,601	\$450,929	\$15,138	\$1,204,137	\$38,608	270.39%
43	ATHENE ANNUITY AND LIFE COMPANY	0.19%	56	3,477	\$1,469,107	\$1,081,542	\$2,687,900	\$119,046	256.58%
44	ATLANTA LIFE INSURANCE COMPANY	0.01%	212	4,884	\$44,486	\$0	\$151,897	\$6,931	341.45%
45	AURIGEN REINSURANCE COMPANY OF AMERICA	0.00%	309	11	\$639	\$0	\$0	\$405	0.00%
46	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.04%	123	223	\$283,923	\$0	\$2,991,624	\$26,560	1053.67%
47	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	277	28	\$4,957	\$0	\$12,382	\$399	249.79%
48	AUTO OWNERS LIFE INSURANCE COMPANY	0.04%	127	914	\$264,783	\$0	\$1,051,408	\$24,220	397.08%
49	AXA EQUITABLE LIFE INSURANCE COMPANY	0.40%	43	9,991	\$3,056,625	\$4,388,402	\$7,279,985	\$202,119	381.74%
50	BALBOA LIFE INSURANCE COMPANY	0.00%	312	0	\$587	\$0	\$0	\$0	0.00%
51	BALTIMORE LIFE INSURANCE COMPANY THE	0.15%	61	567	\$1,153,092	\$32,783	\$89,822	\$8,051	10.63%
52	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.01%	174	204	\$94,723	\$0	\$36,897	\$1,382	38.95%
53	BANKERS LIFE AND CASUALTY COMPANY	0.91%	25	14,552	\$6,859,057	\$33,370	\$4,216,536	\$165,282	61.96%
54	BANNER LIFE INSURANCE COMPANY	0.01%	188	95	\$80,738	\$60,887	\$280,608	\$303,234	422.97%
55	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	245	72	\$21,369	\$5,750	\$19,047	\$987	116.04%
56	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	251	45	\$15,282	\$0	\$36,500	\$429	238.84%
57	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.76%	28	28,942	\$5,750,345	\$2,379	\$2,257,088	\$494,065	39.29%
58	CANADA LIFE ASSURANCE COMPANY	0.11%	72	691	\$845,826	\$459,117	\$1,862,441	\$105,994	274.47%
59	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.03%	142	5,055	\$197,960	\$0	\$618,153	\$15,899	312.26%
60	CAPITOL LIFE INSURANCE COMPANY	0.02%	159	402	\$133,922	\$0	\$37,179	\$4,435	27.76%
61	CATHOLIC FINANCIAL LIFE	0.02%	156	1,266	\$145,573	\$21,821	\$372,159	\$12,444	270.64%
62	CATHOLIC HOLY FAMILY SOCIETY	0.36%	46	564	\$2,732,895	\$0	\$1,142,275	\$14,443	41.80%
63	CATHOLIC ORDER OF FORESTERS	0.01%	170	1,281	\$111,492	\$33,685	\$178,285	\$21,977	190.12%
64	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	228	44	\$29,853	\$0	\$20,842	\$367	69.82%
65	CENTRAL SECURITY LIFE INSURANCE CO	0.02%	152	5,051	\$160,967	\$2,587	\$329,997	\$8,107	206.62%
66	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	218	191	\$34,120	\$8,106	\$52,846	\$1,399	178.64%
67	CENTRAL UNITED LIFE INSURANCE COMPANY	0.01%	190	225	\$80,065	\$2,161	\$112,808	\$7,888	143.59%
68	CENTURY LIFE ASSURANCE COMPANY	0.00%	328	1	\$60	\$0	\$0	\$4	0.00%
69	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	332	5	\$0	\$0	\$0	\$49	N/A

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.06%	104	949	\$426,398	\$65	\$300,813	\$6,902	70.56%
71	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.06%	102	684	\$430,608	\$0	\$286,470	\$6,743	66.53%
72	CHURCH LIFE INSURANCE CORPORATION	0.00%	290	14	\$2,554	\$0	\$97,021	\$134	3798.79%
73	CICA LIFE INSURANCE COMPANY OF AMERICA	0.07%	91	1,356	\$564,059	\$1,428	\$493,061	\$29,120	87.67%
74	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	306	3	\$921	\$0	\$3,000	\$12	325.73%
75	CINCINNATI LIFE INSURANCE COMPANY THE	0.11%	73	1,153	\$802,930	\$0	\$99,633	\$56,033	12.41%
76	CITIZENS SECURITY LIFE INS CO	0.02%	158	581	\$135,874	\$0	\$97,759	\$3,545	71.95%
77	CMFG LIFE INSURANCE COMPANY	0.15%	63	3,418	\$1,124,070	\$273,811	\$777,634	\$50,716	93.54%
78	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.05%	113	1,068	\$356,966	\$0	\$93,055	\$18,246	26.07%
79	COLONIAL PENN LIFE INSURANCE COMPANY	0.01%	211	137	\$45,696	\$0	\$47,080	\$977	103.03%
80	COLORADO BANKERS LIFE INS CO	0.09%	81	814	\$673,181	\$0	\$79,512	\$24,827	11.81%
81	COLUMBIAN LIFE INSURANCE COMPANY	0.42%	42	5,962	\$3,203,671	\$776	\$1,273,113	\$95,363	39.76%
82	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.03%	138	435	\$212,437	\$8,767	\$162,833	\$5,936	80.78%
83	COLUMBUS LIFE INSURANCE COMPANY	0.00%	224	151	\$31,289	\$41,986	\$70,631	\$2,920	359.93%
84	COMBINED INSURANCE CO OF AMERICA	0.18%	58	8,822	\$1,382,783	\$0	\$1,935,425	\$62,753	139.97%
85	COMPANION LIFE INSURANCE COMPANY	0.00%	304	9	\$1,368	\$0	\$13,524	\$194	988.60%
86	COMBENEFITS INSURANCE COMPANY	0.00%	285	28	\$3,184	\$0	\$30,060	\$228	944.10%
87	CONNECTICUT GENERAL LIFE INS CO	0.24%	54	748	\$1,781,165	\$478,612	\$5,949,313	\$119,708	360.88%
88	CONSECO LIFE INSURANCE CO	0.03%	129	1,761	\$256,494	\$27,787	\$459,225	\$12,848	189.87%
89	CONSTITUTION LIFE INSURANCE COMPANY	0.09%	83	1,496	\$661,808	\$0	\$421,748	\$9,468	63.73%
90	CONTINENTAL ASSURANCE COMPANY	0.01%	180	779	\$88,730	\$121,637	\$475,151	\$10	672.59%
91	CONTINENTAL GENERAL INSURANCE COMPANY	0.03%	144	289	\$192,392	\$562	\$128,042	\$2,738	66.84%
92	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.06%	100	1,254	\$440,904	\$0	\$271,580	\$11,320	61.60%
93	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	315	3	\$355	\$0	\$0	\$30	0.00%
94	COUNTRY LIFE INSURANCE COMPANY	0.49%	38	9,438	\$3,685,813	\$954,627	\$3,537,537	\$415,709	121.88%
95	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	252	419	\$15,224	\$3,197	\$34,834	\$4,593	249.81%
96	CSA FRATERNAL LIFE	0.00%	219	541	\$34,057	\$0	\$14,369	\$2,536	42.19%
97	CSI LIFE INSURANCE COMPANY	0.00%	265	13	\$7,851	\$0	\$0	\$112	0.00%
98	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.01%	199	445	\$60,249	\$0	\$204,176	\$2,997	338.89%
99	DEGREE OF HONOR PROTECTIVE ASSOC	0.04%	124	787	\$280,162	\$0	\$132,834	\$4,706	47.41%
100	ELCO MUTUAL LIFE AND ANNUITY	0.00%	288	95	\$2,864	\$198	\$9,138	\$70	325.98%
101	EMC NATIONAL LIFE COMPANY	0.04%	115	1,428	\$326,413	\$25,414	\$414,327	\$15,436	134.72%
102	EPIC LIFE INSURANCE COMPANY THE	0.00%	321	1	\$186	\$0	\$0	\$5	0.00%
103	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.13%	66	2,342	\$982,977	\$0	\$861,353	\$15,110	87.63%
104	EQUITRUST LIFE INSURANCE COMPANY	0.00%	330	4	\$36	\$0	\$0	\$78	0.00%
105	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.05%	114	1,953	\$354,977	\$40,826	\$525,402	\$32,155	159.51%
106	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AME	0.00%	241	41	\$22,598	\$0	\$0	\$2,175	0.00%
107	FAMILY LIFE INSURANCE COMPANY	0.08%	87	1,547	\$595,395	\$0	\$688,151	\$17,536	115.58%
108	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	331	286	\$13	\$0	\$116,375	\$1,480	895192.31%
109	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	3.19%	7	42,914	\$24,113,603	\$2,928,934	\$13,220,388	\$1,647,083	66.97%
110	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.06%	99	8,239	\$441,978	\$3,220	\$3,120,400	\$143,512	706.74%
111	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.01%	202	156	\$52,970	\$4,467	\$41,801	\$2,518	87.35%
112	FEDERATED LIFE INSURANCE COMPANY	0.00%	259	127	\$11,527	\$0	\$146,423	\$1,054	1270.26%
113	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.01%	201	302	\$55,649	\$4,058	\$82,741	\$2,790	155.98%
114	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.00%	246	230	\$20,226	\$16,763	\$162,972	\$1,283	888.63%
115	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.08%	90	2,160	\$573,222	\$0	\$612,671	\$21,051	106.88%
116	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMP	0.02%	148	580	\$169,008	\$170,525	\$475,728	\$11,307	382.38%
117	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF T	0.00%	235	133	\$25,582	\$3,444	\$27,224	\$4,849	119.88%
118	FIRST CATHOLIC SLOVAK UNION OF THE UNITED STA	0.00%	325	6	\$86	\$73	\$145,987	\$21	169837.21%
119	FIRST GUARANTY INSURANCE COMPANY	0.01%	181	23	\$88,422	\$0	\$0	\$163	0.00%
120	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	280	4,057	\$4,406	\$0	\$275,687	\$1,842	6257.08%
121	FIRST INVESTORS LIFE INSURANCE COMPANY	0.01%	207	65	\$48,009	\$1,923	\$32,239	\$2,582	71.16%
122	FORETHOUGHT LIFE INSURANCE COMPANY	0.01%	172	519	\$104,080	\$0	\$318,571	\$3,479	306.08%
123	FUNERAL DIRECTORS LIFE INSURANCE CO	0.17%	59	1,535	\$1,257,421	\$755	\$267,699	\$8,415	21.35%
124	GARDEN STATE LIFE INSURANCE COMPANY	0.01%	176	136	\$92,925	\$0	\$119,920	\$1,849	129.05%
125	GBU FINANCIAL LIFE	0.02%	155	340	\$151,036	\$4,849	\$14,118	\$2,749	12.56%
126	GENERAL AMERICAN LIFE INSURANCE COMPANY	2.06%	13	14,492	\$15,580,480	\$11,455,671	\$28,397,916	\$1,245,524	255.79%
127	GENERATION LIFE INSURANCE COMPANY	0.00%	221	34	\$32,787	\$0	\$962	\$477	2.93%
128	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.01%	177	159	\$92,030	\$0	\$216,466	\$14,250	235.21%
129	GENWORTH LIFE INSURANCE COMPANY	0.00%	299	1	\$1,678	\$0	\$0	\$0	0.00%
130	GERBER LIFE INSURANCE COMPANY	0.77%	27	73,368	\$5,784,248	\$0	\$1,565,945	\$775,326	27.07%
131	GLENER LIFE INSURANCE SOCIETY	0.00%	253	72	\$14,997	\$1,081	\$2,762	\$1,777	25.63%
132	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.40%	44	44,774	\$2,989,045	\$348	\$1,029,035	\$408,071	34.44%
133	GOLDEN RULE INSURANCE COMPANY	0.01%	206	252	\$49,021	\$2,576	\$29,859	\$2,309	66.17%
134	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE C	0.01%	184	696	\$82,661	\$80,181	\$134,457	\$9,892	259.66%
135	GRANGE LIFE INSURANCE COMPANY	0.00%	273	22	\$5,933	\$0	\$0	\$867	0.00%
136	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	234	6	\$26,393	\$0	\$115,346	\$115	437.03%
137	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	262	166	\$10,345	\$27	\$90,604	\$1,042	876.09%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	1.60%	17	2,786	\$12,073,541	\$300,778	\$5,161,451	\$418,500	45.24%
139	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.05%	106	4,575	\$413,659	\$0	\$312,794	\$30,426	75.62%
140	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	229	83	\$29,743	\$0	\$264,736	\$1,529	890.08%
141	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	1.65%	15	4,422	\$12,435,461	\$4,388,686	\$9,088,924	\$912,281	108.38%
142	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.01%	182	33	\$87,207	\$0	\$0	\$6,256	0.00%
143	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.00%	319	66	\$208	\$0	\$0	\$5,720	0.00%
144	HARTFORD LIFE INSURANCE COMPANY	0.03%	131	75	\$244,259	\$0	\$196,664	\$15,628	80.51%
145	HCC LIFE INSURANCE COMPANY	0.00%	267	11	\$7,553	\$0	\$0	\$595	0.00%
146	HERITAGE UNION LIFE INSURANCE COMPANY	0.01%	175	117	\$93,223	\$0	\$109,072	\$5,233	117.00%
147	HOMESTEADERS LIFE COMPANY	0.00%	227	2,653	\$31,108	\$0	\$211,473	\$3,370	679.80%
148	HORACE MANN LIFE INSURANCE COMPANY	0.06%	103	1,138	\$429,683	\$0	\$548,998	\$35,196	127.77%
149	HUMANADENTAL INSURANCE COMPANY	0.00%	261	91	\$10,447	\$1,998	\$162,772	\$602	1577.20%
150	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	272	227	\$6,118	\$558	\$18,719	\$791	315.09%
151	IDEALIFE INSURANCE COMPANY	0.00%	226	245	\$31,184	\$0	\$60,793	\$2,728	194.95%
152	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.06%	95	818	\$469,765	\$43,806	\$545,164	\$15,950	125.38%
153	INDEPENDENT ORDER OF FORESTERS THE	0.29%	50	5,262	\$2,222,053	\$235,482	\$655,426	\$72,150	40.09%
154	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & AC	0.00%	298	54	\$1,698	\$0	\$156,052	\$111	9190.34%
155	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL S	0.00%	214	58	\$36,994	\$0	\$11,863	\$4,008	32.07%
156	ING LIFE INSURANCE AND ANNUITY COMPANY	0.08%	86	616	\$605,996	\$0	\$2,396,372	\$20,880	395.44%
157	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.02%	153	937	\$152,143	\$157,024	\$474,098	\$8,521	414.82%
158	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	318	0	\$214	\$0	\$6,308	\$0	2947.66%
159	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	239	207	\$23,887	\$2,728	\$32,317	\$813	146.71%
160	INVESTORS LIFE INSURANCE COMPANY OF NORTH AME	0.00%	237	308	\$24,941	\$445	\$144,595	\$3,024	581.53%
161	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.70%	29	21,680	\$5,263,294	\$615,049	\$19,370,954	\$588,923	379.72%
162	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.01%	171	436	\$110,291	\$45,643	\$1,864,884	\$3,270	1732.26%
163	KANAWHA INSURANCE COMPANY	0.10%	75	1,531	\$779,680	\$0	\$83,761	\$33,699	10.74%
164	KANSAS CITY LIFE INSURANCE COMPANY	0.07%	93	8,332	\$539,755	\$329,897	\$1,948,369	\$49,078	422.09%
165	KNIGHTS OF COLUMBUS	3.54%	6	55,451	\$26,780,259	\$8,456,064	\$12,696,345	\$1,660,279	78.99%
166	LAFAYETTE LIFE INSURANCE COMPANY THE	2.80%	8	2,307	\$21,152,025	\$1,654,480	\$2,351,244	\$438,574	18.94%
167	LANDMARK LIFE INSURANCE COMPANY	0.02%	160	279	\$127,458	\$0	\$14,563	\$1,836	11.43%
168	LEWER LIFE INSURANCE COMPANY	0.00%	311	6	\$610	\$0	\$0	\$254	0.00%
169	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.35%	47	2,722	\$2,614,717	\$119,811	\$636,949	\$71,430	28.94%
170	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.29%	51	3,971	\$2,219,928	\$14	\$764,955	\$199,897	34.46%
171	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	284	60	\$3,319	\$0	\$21,180	\$1,582	638.14%
172	LIFESecure INSURANCE COMPANY	0.00%	215	855	\$36,875	\$0	\$124,098	\$2,705	336.54%
173	LINCOLN BENEFIT LIFE COMPANY	0.01%	196	331	\$73,003	\$4,253	\$50,718	\$2,338	75.30%
174	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.49%	37	12,326	\$3,690,986	\$16,231	\$2,471,037	\$83,588	67.39%
175	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.39%	45	1,804	\$2,928,716	\$329,915	\$1,839,881	\$35,435	74.09%
176	LONGEVITY INSURANCE COMPANY	0.00%	278	45	\$4,954	\$0	\$0	\$635	0.00%
177	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.01%	169	837	\$112,804	\$1,684	\$350,242	\$8,860	311.98%
178	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	308	23	\$682	\$117	\$0	\$137	17.16%
179	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.03%	135	819	\$230,835	\$1,857	\$53,961	\$9,379	24.18%
180	MANHATTAN LIFE INSURANCE COMPANY	0.00%	275	276	\$5,560	\$6,959	\$114,862	\$2,710	2191.03%
181	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.00%	233	157	\$27,015	\$37	\$83,113	\$1,372	307.79%
182	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.00%	230	39	\$28,832	\$0	\$23,501	\$362	81.51%
183	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	4.26%	5	19,192	\$32,167,284	\$20,924,450	\$15,950,899	\$2,237,682	114.64%
184	MEDICO INSURANCE COMPANY	0.01%	187	243	\$81,041	\$3,744	\$69,225	\$1,668	90.04%
185	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.02%	164	268	\$124,169	\$2,814	\$185,903	\$1,887	151.98%
186	MEMBERS LIFE INSURANCE COMPANY	0.00%	296	6	\$1,755	\$0	\$0	\$74	0.00%
187	MERIT LIFE INSURANCE CO	0.00%	256	88	\$13,463	\$0	\$10,727	\$781	79.68%
188	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.03%	143	2,012	\$196,285	\$0	\$1,051,703	\$10,268	535.80%
189	METLIFE INVESTORS USA INSURANCE COMPANY	1.25%	20	1,309	\$9,438,422	\$78,175	\$0	\$240,882	0.83%
190	METROPOLITAN LIFE INSURANCE COMPANY	2.61%	9	115,004	\$19,709,081	\$16,382,885	\$51,347,656	\$1,967,312	343.65%
191	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.00%	305	8	\$1,127	\$0	\$0	\$250	0.00%
192	MIDLAND NATIONAL LIFE INSURANCE COMPANY	4.75%	3	8,616	\$35,854,560	\$16,681	\$4,059,804	\$1,460,835	11.37%
193	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TE	0.00%	250	51	\$15,369	\$122	\$14,865	\$215	97.51%
194	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	260	94	\$11,187	\$3,420	\$3,679	\$749	63.46%
195	MINNESOTA LIFE INSURANCE COMPANY	0.12%	71	1,541	\$877,581	\$661,795	\$2,539,244	\$93,954	364.76%
196	MISSOURI VALLEY LIFE AND HEALTH INSURANCE COM	0.00%	317	0	\$254	\$0	\$10,085	\$0	3970.47%
197	MODERN WOODMEN OF AMERICA	0.49%	40	11,485	\$3,674,033	\$562,362	\$2,871,380	\$203,073	93.46%
198	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	287	38	\$2,901	\$75	\$3,599	\$421	126.65%
199	MONUMENTAL LIFE INSURANCE COMPANY	0.55%	36	25,199	\$4,152,895	\$3,843	\$3,716,853	\$330,392	89.59%
200	MONY LIFE INSURANCE COMPANY	0.24%	53	4,581	\$1,798,179	\$1,044,788	\$6,404,399	\$151,516	414.26%
201	MTL INSURANCE COMPANY	0.31%	49	815	\$2,338,874	\$163,474	\$913,363	\$124,775	46.04%
202	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.00%	223	103	\$31,516	\$2,770	\$72,845	\$2,500	239.93%
203	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.04%	117	2,130	\$310,492	\$0	\$918,751	\$49,016	295.90%
204	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	279	73	\$4,696	\$1,438	\$4,500	\$514	126.45%
205	NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.00%	232	128	\$27,388	\$1,207	\$168,073	\$1,565	618.08%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

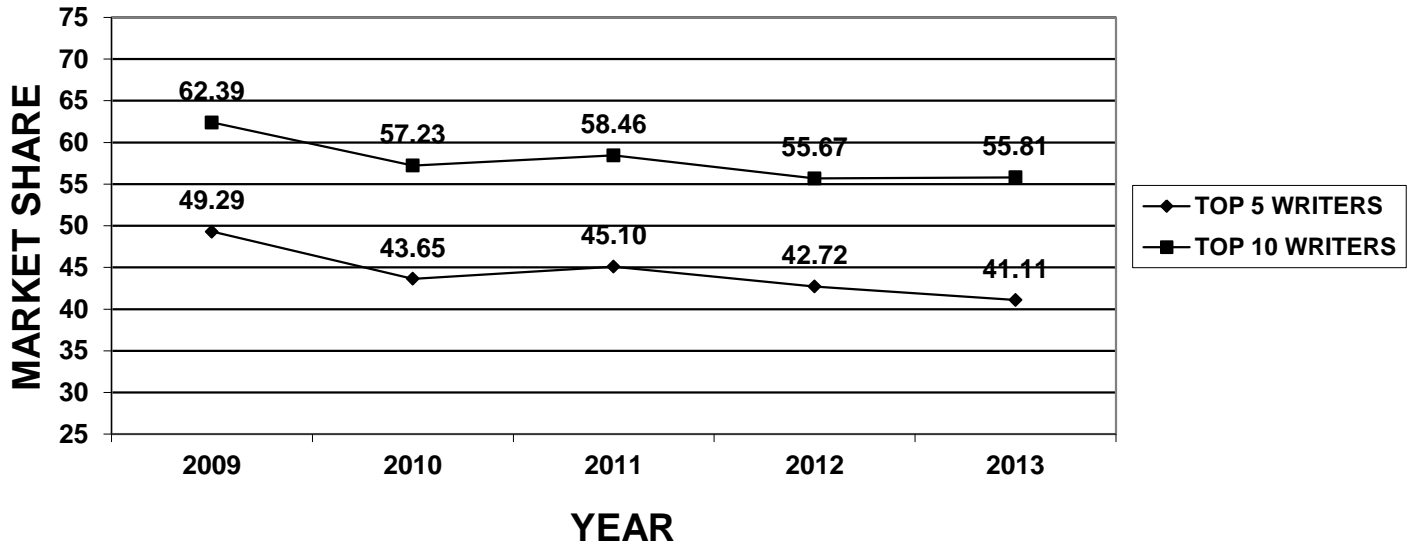
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.03%	133	6,341	\$243,067	\$20,470	\$203,895	\$40,475	92.31%
207	NATIONAL LIFE INSURANCE COMPANY	0.56%	35	1,539	\$4,215,251	\$3,271,211	\$21,431,941	\$245,452	586.04%
208	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE C	0.00%	254	95	\$13,821	\$0	\$1,349	\$1,296	9.76%
209	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.02%	163	1,394	\$125,852	\$0	\$449,411	\$6,313	357.09%
210	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	0.02%	154	475	\$151,334	\$1,295	\$12,320	\$30,346	9.00%
211	NATIONWIDE LIFE INSURANCE COMPANY	0.09%	80	1,877	\$704,196	\$380,976	\$834,708	\$52,844	172.63%
212	NEW ENGLAND LIFE INSURANCE COMPANY	0.05%	108	253	\$398,936	\$38,791	\$119,286	\$25,987	39.62%
213	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST	0.00%	332	2	\$0	\$0	\$12,850	\$199	N/A
214	NEW YORK LIFE INSURANCE COMPANY	5.61%	2	48,665	\$42,368,496	\$17,095,968	\$42,829,173	\$2,883,557	141.44%
215	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH IN	0.05%	109	165	\$392,454	\$0	\$162,983	\$51,201	41.53%
216	NORTH AMERICAN INSURANCE COMPANY	0.00%	329	1	\$46	\$0	\$2,500	\$5	5434.78%
217	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	22.01%	1	91,146	\$166,296,769	\$93,350,943	\$124,384,584	\$12,947,729	130.93%
218	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CA	0.04%	125	529	\$274,193	\$2,947	\$261,358	\$5,809	96.39%
219	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.60%	34	2,595	\$4,514,009	\$879,718	\$1,085,770	\$181,270	43.54%
220	OHIO STATE LIFE INSURANCE COMPANY THE	0.00%	303	105	\$1,448	\$1,104	\$17,902	\$486	1312.57%
221	OLD AMERICAN INSURANCE COMPANY	0.68%	30	15,246	\$5,129,022	\$0	\$4,405,494	\$77,414	85.89%
222	OLD UNITED LIFE INSURANCE COMPANY	0.00%	292	21	\$2,270	\$0	\$0	\$210	0.00%
223	OXFORD LIFE INSURANCE COMPANY	0.14%	65	1,702	\$1,081,143	\$0	\$524,090	\$18,855	48.48%
224	OZARK NATIONAL LIFE INSURANCE COMPANY	2.21%	12	43,028	\$16,726,773	\$69,891	\$9,465,510	\$1,233,699	57.01%
225	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	289	7	\$2,856	\$170	\$0	\$0	5.95%
226	PACIFIC LIFE INSURANCE COMPANY	0.00%	248	197	\$15,971	\$34,288	\$108,420	\$1,279	893.54%
227	PAN AMERICAN ASSURANCE COMPANY	0.04%	119	421	\$306,899	\$0	\$822,896	\$35,070	268.13%
228	PAN-AMERICAN LIFE INSURANCE COMPANY	0.01%	205	293	\$49,183	\$14,891	\$140,074	\$9,744	315.08%
229	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	327	3	\$69	\$0	\$1,484	\$35	2150.72%
230	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	244	334	\$21,576	\$0	\$112,822	\$1,742	522.91%
231	PAUL REVERE VARIABLE ANNUITY INSURANCE COMPAN	0.00%	249	45	\$15,691	\$0	\$39,753	\$1,532	253.35%
232	PEKIN LIFE INSURANCE COMPANY	0.01%	191	108	\$76,153	\$353	\$4,160	\$2,153	5.93%
233	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.19%	57	2,338	\$1,440,253	\$340,613	\$3,835,326	\$52,307	289.94%
234	PENNSYLVANIA LIFE INSURANCE COMPANY	0.03%	141	675	\$208,199	\$0	\$315,033	\$9,890	151.31%
235	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.01%	189	105	\$80,167	\$48	\$64,590	\$8,366	80.63%
236	PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.00%	270	67	\$7,076	\$0	\$4,397	\$1,580	62.14%
237	PHOENIX LIFE AND ANNUITY COMPANY	0.04%	126	253	\$270,361	\$0	\$1,250,000	\$194,710	462.34%
238	PHOENIX LIFE INSURANCE COMPANY	1.22%	21	6,003	\$9,243,412	\$4,841,977	\$24,759,922	\$649,066	320.25%
239	PHYSICIANS LIFE INSURANCE COMPANY	0.05%	110	1,445	\$373,406	\$0	\$334,769	\$14,657	89.65%
240	PIONEER AMERICAN INSURANCE COMPANY	0.06%	96	1,202	\$455,193	\$0	\$67,520	\$7,254	14.83%
241	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.00%	300	41	\$1,606	\$2,099	\$10,625	\$150	792.28%
242	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	220	77	\$33,120	\$0	\$35,081	\$608	105.92%
243	POLISH NATNL ALLIANCE OF THE US OF N. A	0.01%	210	1,050	\$46,392	\$1,245	\$32,692	\$4,916	73.15%
244	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.00%	301	556	\$1,543	\$197	\$29,846	\$1,735	1947.05%
245	PRINCIPAL LIFE INSURANCE COMPANY	0.34%	48	5,145	\$2,538,480	\$2,568,188	\$8,972,217	\$284,815	454.62%
246	PROFESSIONAL INSURANCE COMPANY	0.00%	310	8	\$625	\$0	\$0	\$72	0.00%
247	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.00%	266	192	\$7,655	\$1,682	\$26,365	\$754	366.39%
248	PROTECTIVE LIFE INSURANCE COMPANY	1.55%	18	8,488	\$11,731,737	\$26,465	\$99,015,642	\$2,553,637	844.22%
249	PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE	0.00%	255	18	\$13,560	\$0	\$0	\$155	0.00%
250	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	1.04%	22	9,256	\$7,823,597	\$0	\$1,610,365	\$681,003	20.58%
251	PROVIDENT LIFE AND CASUALTY INSURANCE COMPANY	0.00%	332	1	\$0	\$0	\$0	\$20	N/A
252	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	2.33%	11	129,814	\$17,592,914	\$35,651,764	\$84,918,076	\$1,647,001	685.33%
253	PYRAMID LIFE INSURANCE COMPANY	0.03%	132	1,831	\$243,271	\$0	\$501,146	\$12,556	206.00%
254	RELIABLE LIFE INSURANCE COMPANY	1.03%	23	121,842	\$7,748,660	\$7	\$7,413,976	\$504,931	95.68%
255	RELIAANCE STANDARD LIFE INSURANCE COMPANY	0.00%	221	229	\$32,787	\$285	\$0	\$1,525	0.87%
256	RELIASTAR LIFE INSURANCE COMPANY	0.09%	79	2,152	\$708,353	\$216,503	\$1,386,685	\$66,755	226.33%
257	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	326	37	\$85	\$1,241	\$52,482	\$442	63203.53%
258	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY O	0.00%	242	839	\$22,356	\$0	\$98,865	\$3,471	442.23%
259	RESERVE NATIONAL INSURANCE COMPANY	0.04%	116	764	\$323,786	\$0	\$47,525	\$6,060	14.68%
260	RG A REINSURANCE COMPANY	0.15%	62	201	\$1,138,768	\$670,628	\$1,939,790	\$76,840	229.23%
261	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	258	601	\$11,536	\$0	\$11,024	\$5,551	95.56%
262	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	302	146	\$1,513	\$1,542	\$24,111	\$659	1695.51%
263	ROYAL NEIGHBORS OF AMERICA	0.08%	85	5,227	\$610,429	\$60,477	\$963,443	\$26,237	167.74%
264	S USA LIFE INSURANCE COMPANY INC	0.00%	281	9	\$4,348	\$0	\$0	\$1,650	0.00%
265	SAGICOR LIFE INSURANCE COMPANY	0.04%	120	145	\$305,801	\$1,813	\$208,297	\$1,044	68.71%
266	SAVINGS BANK LIFE INSURANCE COMPANY OF MASSAC	0.01%	192	189	\$75,972	\$24,303	\$34,678	\$2,770	77.64%
267	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.07%	94	2,842	\$502,484	\$77,011	\$601,618	\$26,387	135.05%
268	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.01%	209	127	\$46,825	\$0	\$61,177	\$1,616	130.65%
269	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.02%	150	323	\$163,064	\$42,223	\$6,358,743	\$9,009	3925.43%
270	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW	0.09%	78	3,038	\$717,324	\$73,890	\$131,172	\$73,923	28.59%
271	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.04%	121	1,084	\$301,549	\$0	\$112,621	\$6,256	37.35%
272	SENIOR LIFE INSURANCE COMPANY	0.12%	69	1,713	\$916,277	\$0	\$278,810	\$14,133	30.43%
273	SENTINEL AMERICAN LIFE INSURANCE CO	0.00%	316	25	\$298	\$0	\$155	\$31	52.01%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

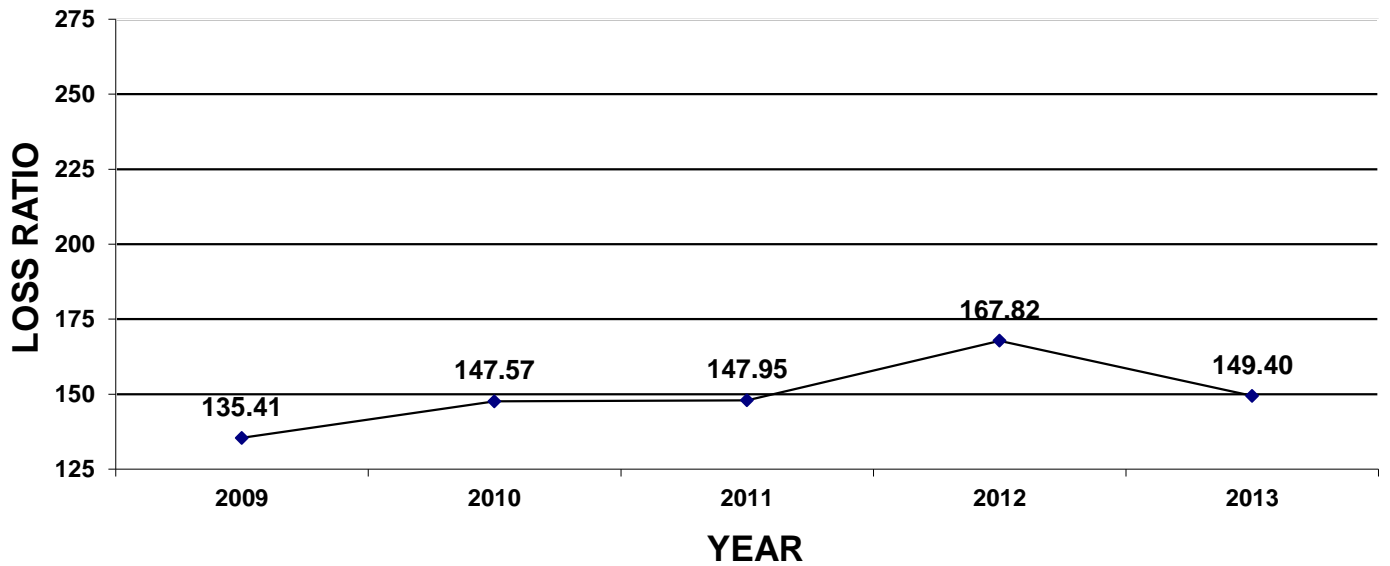
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
274	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.02%	149	672	\$164,001	\$3,012	\$159,875	\$17,321	99.32%
275	SETTLERS LIFE INSURANCE COMPANY	0.01%	208	123	\$47,090	\$1,791	\$21,013	\$1,245	48.43%
276	SHELTER LIFE INSURANCE COMPANY	0.63%	32	13,546	\$4,733,262	\$1,758,525	\$2,971,667	\$284,023	99.94%
277	SHENANDOAH LIFE INSURANCE COMPANY	0.01%	203	808	\$52,061	\$1,439	\$458,627	\$10,524	883.71%
278	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	293	314	\$2,168	\$989	\$16,559	\$959	809.41%
279	STANDARD INSURANCE COMPANY	0.01%	185	98	\$82,569	\$15,486	\$95,253	\$2,670	134.12%
280	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.04%	128	1,857	\$264,625	\$22,933	\$344,412	\$11,585	138.82%
281	STANDARD LIFE AND CASUALTY COMPANY	0.00%	313	154	\$438	\$67	\$0	\$353	15.30%
282	STATE FARM LIFE INSURANCE COMPANY	4.48%	4	104,515	\$33,879,442	\$17,195,141	\$28,229,325	\$2,472,439	134.08%
283	STATE LIFE INSURANCE COMPANY	0.81%	26	158	\$6,121,074	\$36,871	\$4,022,310	\$83,374	66.31%
284	STATE MUTUAL INSURANCE COMPANY	0.02%	147	410	\$181,825	\$24,790	\$316,664	\$4,746	187.79%
285	STERLING INVESTORS LIFE INSURANCE COMPANY	0.01%	197	133	\$72,864	\$0	\$7,285	\$1,249	10.00%
286	STERLING LIFE INSURANCE COMPANY	0.01%	193	161	\$75,099	\$0	\$0	\$0	0.00%
287	STONEBRIDGE LIFE INSURANCE COMPANY	0.10%	74	3,439	\$792,733	\$0	\$1,136,547	\$24,908	143.37%
288	SUN LIFE ASSURANCE COMPANY OF CANADA	0.49%	39	860	\$3,681,817	\$638,841	\$5,016,075	\$169,164	153.59%
289	SUN LIFE ASSURANCE OF CANADA (US)	0.00%	332	73	\$0	\$0	\$1,180,124	\$12,323	N/A
290	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	286	76	\$3,013	\$184	\$31,419	\$256	1048.89%
291	SURETY LIFE INSURANCE COMPANY	0.00%	332	34	\$0	\$0	\$0	\$148	N/A
292	SYMETRA LIFE INSURANCE COMPANY	0.02%	157	993	\$136,589	\$163	\$429,832	\$7,947	314.81%
293	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	283	54	\$3,567	\$0	\$2,937	\$558	82.34%
294	TEXAS LIFE INSURANCE COMPANY	0.05%	107	484	\$407,054	\$191,269	\$346,527	\$27,324	132.12%
295	THRIVENT FINANCIAL FOR LUTHERANS	1.65%	14	19,937	\$12,443,863	\$5,262,670	\$10,995,646	\$577,068	130.65%
296	TIME INSURANCE COMPANY	0.00%	314	2	\$378	\$0	\$0	\$10	0.00%
297	TRANS WORLD ASSURANCE COMPANY	0.01%	168	421	\$112,986	\$0	\$84,569	\$13,195	74.85%
298	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.00%	231	52	\$28,477	\$0	\$10,514	\$2,741	36.92%
299	TRANSAMERICA LIFE INSURANCE COMPANY	1.60%	16	8,967	\$12,104,735	\$143,961	\$16,979,898	\$68,832	141.46%
300	TRUSTMARK INSURANCE COMPANY	0.02%	166	659	\$118,233	\$29,402	\$225,316	\$8,232	215.44%
301	U S FINANCIAL LIFE INSURANCE COMPANY	0.00%	282	18	\$4,168	\$0	\$5,778	\$156	138.63%
302	ULLICO LIFE INSURANCE COMPANY	0.00%	307	2	\$688	\$0	\$5,020	\$15	729.65%
303	UNIFIED LIFE INSURANCE COMPANY	0.01%	173	1,201	\$102,896	\$5,432	\$207,864	\$13,352	207.29%
304	UNION CENTRAL LIFE INSURANCE COMPANY	0.02%	167	705	\$116,393	\$147,633	\$200,836	\$29,821	299.39%
305	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	195	364	\$73,523	\$0	\$200,723	\$2,158	273.01%
306	UNION LABOR LIFE INSURANCE COMPANY	0.00%	268	31	\$7,397	\$1,374	\$1,769	\$181	42.49%
307	UNION SECURITY INSURANCE COMPANY	0.02%	151	4,684	\$161,168	\$2,414	\$860,163	\$15,131	535.20%
308	UNITED AMERICAN INSURANCE COMPANY	0.05%	111	1,886	\$372,479	\$0	\$670,135	\$15,164	179.91%
309	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	236	99	\$25,337	\$0	\$49,220	\$796	194.26%
310	UNITED FIDELITY LIFE INSURANCE COMPANY	0.03%	134	3,570	\$239,898	\$26,286	\$711,115	\$16,310	307.38%
311	UNITED HERITAGE LIFE INSURANCE COMPANY	0.27%	52	4,099	\$2,003,094	\$16,833	\$1,051,605	\$30,125	53.34%
312	UNITED HOME LIFE INSURANCE COMPANY	0.10%	77	1,162	\$728,065	\$93	\$634,569	\$34,104	87.17%
313	UNITED INSURANCE COMPANY OF AMERICA	0.01%	183	6,010	\$86,456	\$0	\$199,109	\$10,913	230.30%
314	UNITED LIFE INSURANCE COMPANY	0.16%	60	596	\$1,244,972	\$0	\$588,936	\$17,148	47.31%
315	UNITED NATIONAL LIFE INSURANCE COMPANY OF AME	0.01%	186	276	\$82,455	\$0	\$42,718	\$1,670	51.81%
316	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.08%	88	24,941	\$588,467	\$387	\$738,295	\$284,090	125.53%
317	UNITED SECURITY ASSURANCE COMPANY OF PENNSYLV	0.00%	322	2	\$157	\$0	\$0	\$35	0.00%
318	UNITED SECURITY LIFE AND HEALTH INSURANCE COM	0.00%	247	56	\$16,600	\$0	\$7,930	\$617	47.77%
319	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.01%	178	111	\$91,340	\$6,148	\$163,196	\$3,128	185.40%
320	UNITED TEACHER ASSOCIATES INSURANCE COMPANY	0.01%	198	116	\$64,661	\$0	\$42,788	\$1,006	66.17%
321	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.13%	67	2,198	\$958,965	\$0	\$682,205	\$16,179	71.14%
322	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.03%	139	3,529	\$210,944	\$6,624	\$702,412	\$30,009	336.13%
323	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPAN	0.00%	264	47	\$8,387	\$0	\$18,679	\$1,516	222.71%
324	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.03%	137	186	\$219,774	\$213,093	\$865,723	\$4,918	490.88%
325	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	274	146	\$5,806	\$0	\$7,307	\$281	125.85%
326	USAA LIFE INSURANCE COMPANY	0.12%	70	1,502	\$910,822	\$435,444	\$1,095,012	\$78,708	168.03%
327	VANTIS LIFE INSURANCE COMPANY	0.00%	225	78	\$31,265	\$575	\$1,526	\$1,024	6.72%
328	WASHINGTON NATIONAL INSURANCE COMPANY	0.06%	105	3,751	\$418,356	\$20,924	\$2,097,465	\$25,969	506.36%
329	WEST COAST LIFE INSURANCE COMPANY	0.02%	161	562	\$126,475	\$122,623	\$21,169	\$13,426	113.69%
330	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.61%	33	36,400	\$4,579,476	\$1,692,325	\$6,167,794	\$256,260	171.64%
331	WESTERN CATHOLIC UNION	0.13%	68	5,761	\$951,598	\$61,055	\$2,763,672	\$67,717	296.84%
332	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.00%	291	375	\$2,357	\$114	\$0	\$1,897	4.84%
333	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.00%	263	38	\$8,579	\$0	\$12,640	\$170	147.34%
334	WILLIAM PENN ASSOCIATION	0.00%	217	98	\$34,473	\$541	\$1,000	\$1,085	4.47%
335	WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.01%	179	201	\$89,599	\$0	\$30,000	\$20,248	33.48%
336	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	276	533	\$5,170	\$2,605	\$11,594	\$920	274.64%
337	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.03%	136	1,245	\$224,213	\$97,876	\$195,718	\$14,654	130.94%
338	ZALE LIFE INSURANCE COMPANY	0.00%	323	2	\$95	\$0	\$0	\$7	0.00%
TOTAL		100.00%		1,660,800	\$755,530,524	\$273,724,432	\$855,022,454	\$54,961,625	149.40%

MISSOURI INDIVIDUAL WHOLE LIFE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.02%	147	302	\$102,871	\$0	\$0	\$26,957	0.00%
2	AAA LIFE INSURANCE COMPANY	0.26%	60	2,107	\$1,287,827	\$0	\$1,500,000	\$625,255	116.48%
3	ACACIA LIFE INSURANCE CO	0.00%	196	22	\$23,608	\$0	\$0	\$6,952	0.00%
4	AETNA LIFE INSURANCE COMPANY	0.01%	174	142	\$40,846	\$0	\$75,131	\$10,969	183.94%
5	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERI	0.07%	102	181	\$343,122	\$0	\$445,729	\$58,525	129.90%
6	ALLSTATE LIFE INSURANCE COMPANY	0.24%	61	3,810	\$1,188,217	\$0	\$286,466	\$441,106	24.11%
7	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	210	22	\$14,246	\$0	\$0	\$7,746	0.00%
8	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF T	0.08%	98	1,051	\$373,183	\$0	\$227,930	\$52,060	61.08%
9	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	259	6	\$2,336	\$0	\$8,031	\$220	343.79%
10	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COL	0.56%	40	12,235	\$2,737,161	\$0	\$991,540	\$494,256	36.23%
11	AMERICAN FAMILY LIFE INSURANCE COMPANY	4.08%	5	45,074	\$19,855,284	\$20,905	\$8,898,525	\$4,307,258	44.92%
12	AMERICAN FIDELITY ASSURANCE COMPANY	0.57%	39	5,368	\$2,759,865	\$25,727	\$2,973,849	\$499,616	108.69%
13	AMERICAN FINANCIAL SECURITY LIFE INSURANCE CO	0.00%	223	4	\$9,511	\$0	\$0	\$105	0.00%
14	AMERICAN GENERAL LIFE INSURANCE CO	4.02%	6	34,425	\$19,539,850	\$53,879	\$12,149,892	\$9,795,825	62.46%
15	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	262	102	\$1,990	\$0	\$10,596	\$203	532.46%
16	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.13%	81	1,908	\$650,954	\$0	\$500,510	\$104,665	76.89%
17	AMERICAN HOME LIFE INSURANCE COMPANY	0.10%	90	983	\$482,751	\$0	\$197,865	\$58,542	40.99%
18	AMERICAN INCOME LIFE INSURANCE CO	0.14%	78	1,584	\$701,137	\$0	\$159,548	\$199,452	22.76%
19	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.00%	256	30	\$2,741	\$0	\$2,101	\$254	76.65%
20	AMERICAN NATIONAL INSURANCE COMPANY	0.38%	49	3,492	\$1,831,329	\$0	\$1,482,710	\$665,705	80.96%
21	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF T	0.00%	225	1	\$8,517	\$0	\$0	\$500	0.00%
22	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	248	22	\$3,453	\$0	\$6,979	\$353	202.11%
23	AMERICAN REPUBLIC INSURANCE COMPANY	0.13%	80	1,004	\$652,697	\$0	\$271,414	\$110,223	41.58%
24	AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY	0.00%	286	1	\$0	\$0	\$0	\$35	N/A
25	AMERICAN UNITED LIFE INSURANCE COMPANY	0.00%	286	1,080	\$0	\$0	\$0	\$462,354	N/A
26	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.58%	38	2,431	\$2,811,478	\$0	\$564,861	\$237,707	20.09%
27	AMERITAS LIFE INSURANCE CORP	0.21%	64	323	\$1,009,057	\$0	\$29,731	\$112,116	2.95%
28	AMICA LIFE INSURANCE COMPANY	0.04%	126	253	\$186,472	\$0	\$0	\$93,738	0.00%
29	ANTHEM LIFE INSURANCE COMPANY	0.07%	103	2,427	\$333,058	\$0	\$25,000	\$92,165	7.51%
30	ASSURED LIFE ASSOCIATION	0.00%	278	10	\$385	\$0	\$0	\$72	0.00%
31	ASSURITY LIFE INSURANCE COMPANY	0.19%	68	1,121	\$909,277	\$0	\$143,971	\$148,888	15.83%
32	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF N	0.00%	286	2	\$0	\$0	\$0	\$200	N/A
33	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.30%	58	1,573	\$1,441,572	\$0	\$828,453	\$275,122	57.47%
34	ATHENE ANNUITY AND LIFE COMPANY	0.20%	65	1,153	\$992,461	\$17,156	\$565,556	\$375,285	58.71%
35	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	215	0	\$10,987	\$0	\$0	\$0	0.00%
36	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	264	71	\$1,824	\$0	\$0	\$4,075	0.00%
37	AUTO OWNERS LIFE INSURANCE COMPANY	0.33%	54	3,422	\$1,619,669	\$0	\$649,032	\$627,937	40.07%
38	AXA EQUITABLE LIFE AND ANNUITY COMPANY	0.05%	112	207	\$263,818	\$0	\$350,000	\$56,346	132.67%
39	AXA EQUITABLE LIFE INSURANCE COMPANY	1.14%	25	3,605	\$5,527,983	\$0	\$4,719,233	\$2,719,343	85.37%
40	BALBOA LIFE INSURANCE COMPANY	0.01%	171	109	\$44,296	\$0	\$102,000	\$9,893	230.27%
41	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	204	26	\$17,016	\$0	\$0	\$2,263	0.00%
42	BANKERS LIFE AND CASUALTY COMPANY	0.09%	92	885	\$431,502	\$0	\$311,745	\$62,712	72.25%
43	BANNER LIFE INSURANCE COMPANY	2.91%	10	16,621	\$14,147,848	\$0	\$6,550,000	\$8,781,118	46.30%
44	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	217	35	\$10,388	\$0	\$1,851	\$13,250	17.82%
45	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	283	1	\$223	\$0	\$0	\$10	0.00%
46	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.01%	187	26	\$29,988	\$0	\$0	\$30,024	0.00%
47	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.00%	207	25	\$15,579	\$0	\$0	\$1,060	0.00%
48	C M LIFE INSURANCE COMPANY	0.01%	182	34	\$34,845	\$0	\$0	\$8,047	0.00%
49	CANADA LIFE ASSURANCE COMPANY	0.02%	150	81	\$99,149	\$0	\$218,318	\$20,868	220.19%
50	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.01%	192	503	\$27,826	\$0	\$86,890	\$2,235	312.26%
51	CATHOLIC FINANCIAL LIFE	0.01%	161	329	\$64,220	\$0	\$105,099	\$11,766	163.65%
52	CATHOLIC HOLY FAMILY SOCIETY	0.00%	260	87	\$2,267	\$0	\$0	\$1,256	0.00%
53	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	228	27	\$7,870	\$0	\$0	\$1,046	0.00%
54	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	238	592	\$5,493	\$0	\$143,900	\$3,095	2619.70%
55	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	200	29	\$21,037	\$0	\$5,317	\$1,520	25.27%
56	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	214	32	\$11,425	\$308	\$16,081	\$1,126	143.45%
57	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.07%	104	796	\$327,784	\$0	\$59,750	\$75,862	18.23%
58	CHURCH LIFE INSURANCE CORPORATION	0.00%	271	1	\$682	\$0	\$0	\$6	0.00%
59	CICA LIFE INSURANCE COMPANY OF AMERICA	0.00%	236	2	\$6,043	\$0	\$0	\$2,785	0.00%
60	CINCINNATI LIFE INSURANCE COMPANY THE	1.16%	23	7,233	\$5,648,916	\$0	\$3,473,949	\$2,335,376	61.50%
61	CITIZENS SECURITY LIFE INS CO	0.00%	286	0	\$0	\$0	\$0	\$100	N/A
62	CMFG LIFE INSURANCE COMPANY	0.06%	108	740	\$287,558	\$857	\$11,196	\$92,234	4.19%
63	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.31%	55	4,001	\$1,530,786	\$0	\$681,611	\$277,143	44.53%
64	COLONIAL PENN LIFE INSURANCE COMPANY	0.01%	181	151	\$37,357	\$0	\$41,402	\$1,950	110.83%
65	COLORADO BANKERS LIFE INS CO	0.10%	88	1,124	\$493,297	\$0	\$122,302	\$31,216	24.79%
66	COLUMBUS LIFE INSURANCE COMPANY	0.03%	133	182	\$149,649	\$0	\$150,000	\$73,038	100.23%
67	COMBINED INSURANCE CO OF AMERICA	0.01%	175	900	\$40,618	\$0	\$0	\$14,536	0.00%
68	COMMONWEALTH ANNUITY AND LIFE INSURANCE COMP	0.03%	138	284	\$133,133	\$0	\$260,194	\$6,310	195.44%
69	CONNECTICUT GENERAL LIFE INS CO	0.00%	212	5	\$12,741	\$0	\$42,415	\$3,668	332.90%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	CONSECO LIFE INSURANCE CO	0.02%	158	303	\$74,062	\$0	\$0	\$22,839	0.00%
71	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	219	18	\$10,135	\$0	\$2,512	\$291	24.79%
72	CONTINENTAL ASSURANCE COMPANY	0.06%	110	235	\$282,228	\$0	\$205,000	\$25	72.64%
73	CONTINENTAL GENERAL INSURANCE COMPANY	0.01%	170	82	\$44,616	\$0	\$55,879	\$6,554	125.24%
74	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.00%	208	25	\$14,702	\$0	\$0	\$2,229	0.00%
75	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	286	1	\$0	\$0	\$0	\$100	N/A
76	COUNTRY LIFE INSURANCE COMPANY	0.46%	45	4,325	\$2,219,482	\$732	\$1,784,579	\$1,044,010	80.44%
77	CSA FRATERNAL LIFE	0.00%	229	21	\$7,817	\$0	\$2,668	\$582	34.13%
78	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.00%	240	18	\$4,926	\$0	\$0	\$369	0.00%
79	DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.00%	276	1	\$474	\$0	\$0	\$0	0.00%
80	DIRECT GENERAL LIFE INSURANCE COMPANY	0.08%	97	1,524	\$373,567	\$0	\$51,265	\$21,375	13.72%
81	ELCO MUTUAL LIFE AND ANNUITY	0.00%	218	9	\$10,378	\$0	\$0	\$550	0.00%
82	EMC NATIONAL LIFE COMPANY	0.16%	72	1,495	\$769,127	\$1,254	\$336,855	\$188,553	43.96%
83	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.00%	286	1	\$0	\$0	\$0	\$0	N/A
84	EQUITRUST LIFE INSURANCE COMPANY	0.00%	286	10	\$0	\$0	\$522	\$38	N/A
85	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.05%	119	368	\$226,019	\$11,323	\$220,000	\$29,905	102.35%
86	FAMILY LIFE INSURANCE COMPANY	0.01%	168	191	\$45,783	\$0	\$111,218	\$6,638	242.92%
87	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	286	8	\$0	\$0	\$2,177	\$28	N/A
88	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	2.00%	15	25,282	\$9,725,301	\$0	\$3,641,049	\$3,469,168	37.44%
89	FARMERS NEW WORLD LIFE INSURANCE COMPANY	2.33%	14	21,908	\$11,312,785	\$0	\$5,360,889	\$3,673,306	47.39%
90	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.01%	190	85	\$28,862	\$0	\$22,776	\$9,312	78.91%
91	FEDERATED LIFE INSURANCE COMPANY	0.29%	59	1,211	\$1,429,269	\$0	\$1,140,188	\$558,420	79.77%
92	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.72%	31	4,416	\$3,504,676	\$0	\$3,231,119	\$654,437	92.19%
93	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.03%	135	172	\$145,792	\$0	\$0	\$72,550	0.00%
94	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.36%	51	2,071	\$1,732,026	\$22,302	\$1,953,739	\$413,479	114.09%
95	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	249	8	\$3,400	\$0	\$385	\$83	11.32%
96	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMP	0.00%	286	0	\$0	\$0	\$8,707	\$0	N/A
97	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	272	1	\$580	\$0	\$0	\$12	0.00%
98	FIRST INVESTORS LIFE INSURANCE COMPANY	0.01%	162	146	\$60,601	\$0	\$0	\$33,296	0.00%
99	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.47%	44	4,565	\$2,291,608	\$0	\$2,455,752	\$1,268,577	107.16%
100	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.02%	145	339	\$108,433	\$0	\$0	\$8,873	0.00%
101	GARDEN STATE LIFE INSURANCE COMPANY	0.07%	100	549	\$359,655	\$0	\$220,000	\$45,855	61.17%
102	GBU FINANCIAL LIFE	0.00%	252	10	\$2,996	\$0	\$0	\$257	0.00%
103	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.02%	155	1,615	\$87,093	\$0	\$2,008,747	\$610,951	2306.44%
104	GENERATION LIFE INSURANCE COMPANY	0.00%	202	70	\$19,543	\$0	\$0	\$4,642	0.00%
105	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	3.37%	9	25,506	\$16,365,273	\$0	\$8,270,947	\$8,061,091	50.54%
106	GENWORTH LIFE INSURANCE COMPANY	0.52%	43	3,836	\$2,522,364	\$0	\$2,359,313	\$1,323,819	93.54%
107	GERBER LIFE INSURANCE COMPANY	0.06%	111	1,520	\$272,556	\$0	\$117,372	\$126,216	43.06%
108	GLENER LIFE INSURANCE SOCIETY	0.01%	184	146	\$32,870	\$0	\$100,000	\$11,105	304.23%
109	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.31%	56	29,055	\$1,502,804	\$0	\$1,039,498	\$173,026	69.17%
110	GOLDEN RULE INSURANCE COMPANY	0.07%	101	612	\$358,666	\$0	\$2,934,731	\$121,539	818.24%
111	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE CO	0.01%	193	37	\$26,745	\$0	\$0	\$6,209	0.00%
112	GRANGE LIFE INSURANCE COMPANY	0.02%	157	63	\$83,681	\$0	\$0	\$17,960	0.00%
113	GREAT AMERICAN LIFE INSURANCE COMPANY	0.10%	87	784	\$506,620	\$0	\$100,191	\$163,172	19.78%
114	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.03%	134	145	\$146,304	\$0	\$603	\$20,971	0.41%
115	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	1.87%	18	2,101	\$9,108,110	\$0	\$3,893,727	\$315,710	42.75%
116	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.05%	114	458	\$257,141	\$0	\$33,015	\$17,769	12.84%
117	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	237	16	\$5,661	\$0	\$50,387	\$641	890.07%
118	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.22%	63	872	\$1,080,193	\$0	\$0	\$592,873	0.00%
119	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.01%	183	42	\$33,832	\$90	\$13,847	\$1,931	41.19%
120	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.64%	34	3,992	\$3,126,385	\$0	\$1,293,293	\$1,899,976	41.37%
121	HARTFORD LIFE INSURANCE COMPANY	0.01%	167	328	\$46,813	\$277	\$154,041	\$3,060	329.65%
122	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	263	3	\$1,880	\$0	\$0	\$0	0.00%
123	HERITAGE LIFE INSURANCE COMPANY	0.00%	286	2	\$0	\$0	\$0	\$15	N/A
124	HORACE MANN LIFE INSURANCE COMPANY	0.07%	99	641	\$363,160	\$0	\$462,455	\$125,012	127.34%
125	HUMANA INSURANCE COMPANY	0.01%	165	202	\$49,253	\$0	\$16,771	\$18,310	34.05%
126	IDEALIFE INSURANCE COMPANY	0.00%	239	39	\$4,963	\$0	\$0	\$530	0.00%
127	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.15%	75	1,455	\$743,516	\$0	\$50,000	\$184,023	6.72%
128	INDEPENDENT ORDER OF FORESTERS THE	0.33%	53	2,135	\$1,628,322	\$0	\$678,781	\$217,866	41.69%
129	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & AC	0.05%	116	545	\$241,103	\$0	\$183,836	\$43,069	76.25%
130	ING LIFE INSURANCE AND ANNUITY COMPANY	0.02%	156	87	\$85,587	\$0	\$344,930	\$2,344	403.02%
131	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.00%	201	37	\$19,898	\$0	\$1,142	\$2,734	5.74%
132	INTEGRITY LIFE INSURANCE COMPANY	0.00%	286	15	\$0	\$0	\$11,444	\$126	N/A
133	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	286	6	\$0	\$0	\$0	\$35	N/A
134	INVESTORS LIFE INSURANCE COMPANY OF NORTH AME	0.02%	149	189	\$99,616	\$0	\$36,620	\$16,944	36.76%
135	JACKSON NATIONAL LIFE INSURANCE COMPANY	2.34%	13	13,832	\$11,382,522	\$63	\$10,890,688	\$3,783,060	95.68%
136	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	205	132	\$16,042	\$13,819	\$564,598	\$13,095	3605.64%
137	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	261	31	\$2,197	\$0	\$1,000	\$576	45.52%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	KANAWHA INSURANCE COMPANY	0.02%	141	273	\$121,490	\$0	\$48,457	\$15,284	39.89%
139	KANSAS CITY LIFE INSURANCE COMPANY	0.54%	41	3,539	\$2,608,410	\$0	\$651,024	\$927,805	24.96%
140	KNIGHTS OF COLUMBUS	0.72%	32	6,572	\$3,485,892	\$552,245	\$864,000	\$1,802,703	40.63%
141	LAFAYETTE LIFE INSURANCE COMPANY THE	0.04%	127	202	\$185,009	\$1,360	\$230	\$211,113	0.86%
142	LEADERS LIFE INSURANCE COMPANY	0.02%	148	499	\$101,284	\$1,692	\$0	\$26	1.67%
143	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.19%	69	1,609	\$900,048	\$0	\$192,350	\$374,323	21.37%
144	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.09%	93	1,721	\$429,953	\$0	\$117,759	\$81,242	27.39%
145	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.03%	131	152	\$156,034	\$0	\$279,778	\$6,652	179.31%
146	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.04%	122	235	\$199,714	\$0	\$68,797	\$38,600	34.45%
147	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	254	13	\$2,788	\$0	\$0	\$157	0.00%
148	LIFESecure INSURANCE COMPANY	0.00%	251	30	\$3,212	\$0	\$0	\$870	0.00%
149	LIFESHIELD NATIONAL INSURANCE CO	0.00%	216	37	\$10,883	\$0	\$2,913	\$2,100	26.77%
150	LINCOLN BENEFIT LIFE COMPANY	0.90%	28	5,565	\$4,358,407	\$0	\$4,051,244	\$2,441,205	92.95%
151	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.01%	195	95	\$24,563	\$0	\$60,172	\$2,750	244.97%
152	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	209	43	\$14,560	\$661	\$189,305	\$1,766	1304.71%
153	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.81%	19	4,540	\$8,799,597	\$0	\$15,035,926	\$817,887	170.87%
154	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	241	13	\$4,627	\$0	\$937	\$1,766	20.25%
155	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	269	29	\$1,133	\$0	\$0	\$225	0.00%
156	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	227	90	\$7,877	\$0	\$0	\$2,513	0.00%
157	MANHATTAN LIFE INSURANCE COMPANY	0.00%	211	50	\$13,286	\$0	\$0	\$4,465	0.00%
158	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.11%	86	570	\$514,633	\$0	\$650,000	\$73,594	126.30%
159	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.91%	26	4,221	\$4,437,676	\$65,096	\$255,000	\$2,061,313	7.21%
160	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.02%	144	346	\$109,503	\$0	\$101,770	\$23,805	92.94%
161	MEMBERS LIFE INSURANCE COMPANY	0.00%	280	9	\$377	\$0	\$0	\$70	0.00%
162	MERIT LIFE INSURANCE CO	0.14%	77	5,176	\$701,940	\$0	\$353,457	\$36,079	50.35%
163	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.10%	91	469	\$470,771	\$0	\$0	\$172,976	0.00%
164	METLIFE INVESTORS INSURANCE COMPANY	0.01%	177	83	\$39,631	\$0	\$0	\$0	0.00%
165	METLIFE INVESTORS USA INSURANCE COMPANY	1.94%	17	8,100	\$9,453,681	\$0	\$9,112,517	\$4,818,081	96.39%
166	METROPOLITAN LIFE INSURANCE COMPANY	0.66%	33	4,198	\$3,204,807	\$399,286	\$2,380,705	\$963,666	86.74%
167	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TE	0.00%	199	34	\$21,672	\$0	\$0	\$3,382	0.00%
168	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	250	3	\$3,310	\$0	\$0	\$60	0.00%
169	MINNESOTA LIFE INSURANCE COMPANY	0.73%	30	4,271	\$3,557,378	\$860	\$152,069	\$2,873,100	4.30%
170	MODERN WOODMEN OF AMERICA	0.31%	57	5,232	\$1,484,342	\$2,357	\$251,227	\$451,220	17.08%
171	MONUMENTAL LIFE INSURANCE COMPANY	0.63%	36	4,115	\$3,062,145	\$346	\$1,692,061	\$124,111	55.27%
172	MONY LIFE INSURANCE COMPANY	0.06%	107	394	\$298,789	\$0	\$118,351	\$43,680	39.61%
173	MONY LIFE INSURANCE COMPANY OF AMERICA	0.12%	82	535	\$581,703	\$0	\$1,862,513	\$249,287	320.18%
174	MOUNTAIN LIFE INSURANCE COMPANY	0.02%	154	171	\$89,086	\$0	\$0	\$6,741	0.00%
175	MTL INSURANCE COMPANY	0.04%	124	232	\$191,112	\$0	\$0	\$90,648	0.00%
176	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.05%	117	2,402	\$231,950	\$0	\$130,000	\$47,346	56.05%
177	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	268	6	\$1,166	\$0	\$2,862	\$211	245.45%
178	NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.00%	234	27	\$6,593	\$0	\$0	\$589	0.00%
179	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	275	3	\$492	\$0	\$0	\$50	0.00%
180	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.01%	185	98	\$32,424	\$0	\$49,190	\$14,398	151.71%
181	NATIONAL LIFE INSURANCE COMPANY	0.08%	95	275	\$393,550	\$10,245	\$44,041	\$128,280	13.79%
182	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE C	0.04%	123	823	\$198,191	\$0	\$0	\$49,346	0.00%
183	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.01%	173	146	\$41,948	\$0	\$85,000	\$3,857	202.63%
184	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	0.20%	67	1,454	\$956,669	\$0	\$299,000	\$677,123	31.25%
185	NATIONWIDE LIFE INSURANCE COMPANY	0.03%	139	174	\$124,654	\$0	\$14,830	\$45,497	11.90%
186	NEW ENGLAND LIFE INSURANCE COMPANY	0.06%	106	429	\$308,212	\$0	\$2,500,383	\$232,644	811.25%
187	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATI	0.00%	286	0	\$0	\$0	\$0	\$65,071	N/A
188	NEW YORK LIFE INSURANCE COMPANY	1.51%	21	11,692	\$7,326,507	\$7,796	\$1,673,175	\$3,908,044	22.94%
189	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH IN	1.97%	16	4,026	\$9,575,874	\$0	\$3,976,776	\$1,249,302	41.53%
190	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	6.10%	3	41,285	\$29,670,493	\$2,414,889	\$7,895,132	\$18,703,020	34.75%
191	NYLIFE INSURANCE COMPANY OF ARIZONA	0.23%	62	993	\$1,120,109	\$0	\$382,547	\$360,856	34.15%
192	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CA	0.02%	151	122	\$94,439	\$0	\$60,276	\$10,603	63.83%
193	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.53%	42	3,107	\$2,582,446	\$0	\$691,415	\$1,501,647	26.77%
194	OHIO STATE LIFE INSURANCE COMPANY THE	0.02%	160	130	\$73,002	\$0	\$25,000	\$36,072	34.25%
195	OLD AMERICAN INSURANCE COMPANY	0.00%	206	691	\$15,595	\$0	\$178,907	\$2,280	1147.21%
196	OLD REPUBLIC LIFE INSURANCE COMPANY	0.06%	109	1,385	\$286,956	\$0	\$254,526	\$88,376	88.70%
197	OLD SURETY LIFE INSURANCE COMPANY	0.00%	265	7	\$1,650	\$0	\$0	\$45	0.00%
198	OZARK NATIONAL LIFE INSURANCE COMPANY	0.41%	47	3,777	\$1,976,544	\$0	\$1,002,629	\$339,880	50.73%
199	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	258	2	\$2,492	\$0	\$0	\$0	0.00%
200	PACIFIC LIFE INSURANCE COMPANY	0.13%	79	205	\$653,916	\$0	\$250,000	\$231,504	38.23%
201	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	284	0	\$217	\$0	\$0	\$0	0.00%
202	PAYONIA LIFE INSURANCE COMPANY OF MICHIGAN	0.11%	85	721	\$526,931	\$0	\$844,020	\$117,543	160.18%
203	PEKIN LIFE INSURANCE COMPANY	0.05%	120	316	\$224,899	\$0	\$30,000	\$61,888	13.34%
204	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.12%	83	235	\$570,389	\$6,481	\$0	\$165,570	1.14%
205	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.03%	140	240	\$124,168	\$0	\$0	\$51,299	0.00%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

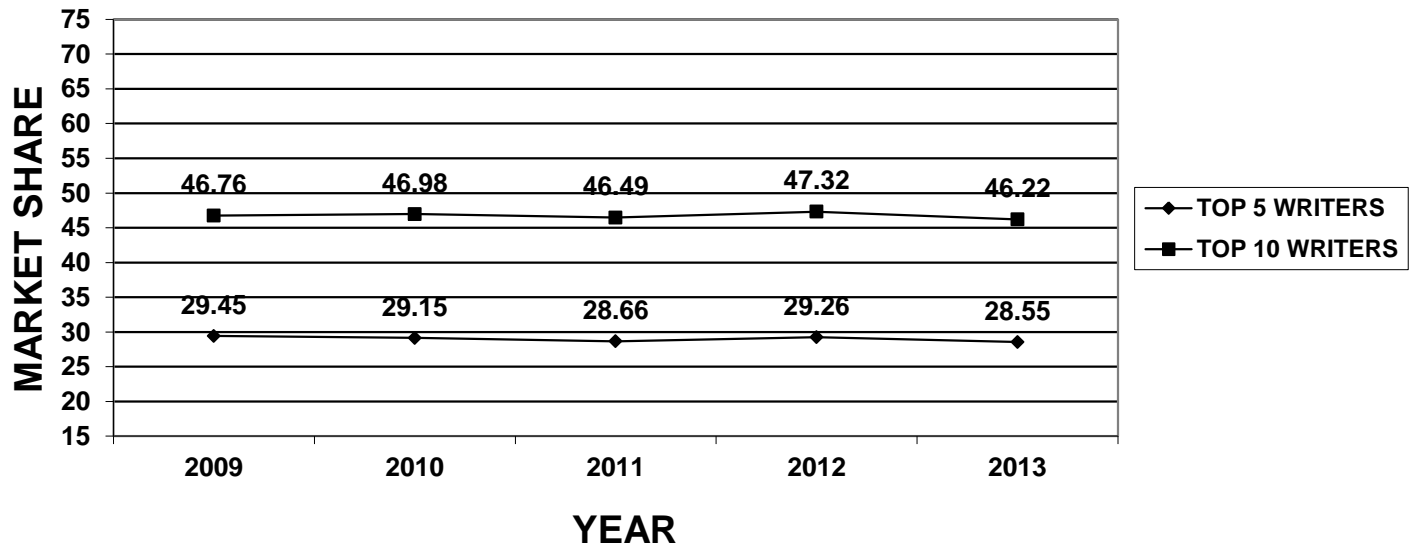
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	PHILADELPHIA FINANCIAL LIFE ASSURANCE COMPANY	0.00%	226	8	\$8,218	\$0	\$0	\$1,314	0.00%
207	PHL VARIABLE INSURANCE COMPANY	0.63%	37	1,326	\$3,058,790	\$0	\$0	\$1,235,734	0.00%
208	PHOENIX LIFE AND ANNUITY COMPANY	0.02%	153	10	\$90,429	\$0	\$185,522	\$17,450	205.16%
209	PHOENIX LIFE INSURANCE COMPANY	0.04%	125	207	\$190,600	\$149,752	\$1,028,215	\$22,494	618.03%
210	PHYSICIANS LIFE INSURANCE COMPANY	0.02%	146	3,776	\$102,987	\$0	\$23,146	\$53,726	22.47%
211	PIONEER AMERICAN INSURANCE COMPANY	0.01%	176	122	\$40,545	\$0	\$6,853	\$6,110	16.90%
212	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.00%	197	19	\$22,787	\$0	\$0	\$5,185	0.00%
213	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	242	35	\$4,476	\$0	\$15,946	\$966	356.26%
214	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	286	26	\$0	\$0	\$0	\$179	N/A
215	PRIMERICA LIFE INSURANCE COMPANY	6.31%	2	34,203	\$30,682,558	\$0	\$20,452,813	\$8,925,341	66.66%
216	PRINCIPAL LIFE INSURANCE COMPANY	0.18%	70	819	\$860,979	\$0	\$6,864	\$428,234	0.80%
217	PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	0.34%	52	1,153	\$1,663,056	\$0	\$0	\$1,029,938	0.00%
218	PROFESSIONAL INSURANCE COMPANY	0.00%	220	27	\$9,846	\$0	\$95,465	\$1,149	969.58%
219	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.00%	244	7	\$4,156	\$0	\$75,827	\$2,675	1824.52%
220	PROTECTIVE LIFE INSURANCE COMPANY	3.41%	8	14,236	\$16,571,145	\$0	\$10,294,917	\$3,607,027	62.13%
221	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.02%	142	395	\$118,870	\$0	\$9,945	\$17,974	8.37%
222	PRUCO LIFE INSURANCE COMPANY	3.97%	7	13,576	\$19,287,619	\$0	\$7,351,942	\$7,249,404	38.12%
223	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.10%	89	13,612	\$484,786	\$0	\$493,405	\$328,415	101.78%
224	PYRAMID LIFE INSURANCE COMPANY	0.01%	188	42	\$29,535	\$0	\$0	\$3,209	0.00%
225	RELIABLE LIFE INSURANCE COMPANY	0.16%	73	3,155	\$765,853	\$0	\$249,933	\$122,764	32.63%
226	RELIAANCE STANDARD LIFE INSURANCE COMPANY	0.01%	186	221	\$31,642	\$0	\$119,126	\$1,104	376.48%
227	RELIASTAR LIFE INSURANCE COMPANY	2.52%	12	14,692	\$12,249,414	\$0	\$6,518,371	\$7,366,282	53.21%
228	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.01%	164	105	\$54,873	\$0	\$0	\$19,731	0.00%
229	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY O	0.00%	247	43	\$3,501	\$0	\$15,485	\$544	442.30%
230	RESERVE NATIONAL INSURANCE COMPANY	0.00%	198	38	\$22,551	\$0	\$0	\$2,184	0.00%
231	RIVERSOURCE LIFE INSURANCE COMPANY	0.39%	48	2,462	\$1,873,922	\$0	\$1,790,737	\$901,705	95.56%
232	ROYAL NEIGHBORS OF AMERICA	0.01%	178	956	\$39,399	\$0	\$0	\$19,764	0.00%
233	SAGICOR LIFE INSURANCE COMPANY	0.00%	257	18	\$2,678	\$0	\$0	\$3,239	0.00%
234	SAVINGS BANK LIFE INSURANCE COMPANY OF MASSAC	0.36%	50	2,691	\$1,768,345	\$7,644	\$511,618	\$1,363,208	29.36%
235	SEARS LIFE INSURANCE COMPANY	0.00%	273	1	\$572	\$0	\$0	\$0	0.00%
236	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.00%	232	40	\$7,072	\$1,084	\$8,468	\$1,893	135.07%
237	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.01%	166	53	\$47,822	\$0	\$7,300	\$8,466	15.26%
238	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW	0.01%	172	47	\$43,760	\$0	\$0	\$14,672	0.00%
239	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.01%	194	34	\$25,479	\$0	\$11,960	\$664	46.94%
240	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.08%	94	697	\$407,683	\$0	\$578,244	\$134,849	141.84%
241	SETTLERS LIFE INSURANCE COMPANY	0.00%	222	4	\$9,574	\$0	\$6,664	\$395	69.61%
242	SHELTER LIFE INSURANCE COMPANY	2.66%	11	35,522	\$12,950,599	\$0	\$3,723,286	\$4,901,574	28.75%
243	SHENANDOAH LIFE INSURANCE COMPANY	0.01%	180	302	\$37,893	\$0	\$38,004	\$33,774	100.29%
244	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	267	2	\$1,272	\$0	\$0	\$110	0.00%
245	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	286	2	\$0	\$0	\$0	\$142	N/A
246	STANDARD INSURANCE COMPANY	0.00%	245	5	\$4,151	\$3,209	\$7,450	\$553	256.78%
247	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.01%	191	35	\$28,295	\$0	\$9,694	\$5,235	34.26%
248	STANDARD SECURITY LIFE INSURANCE COMPANY OF N	0.00%	253	36	\$2,848	\$211	\$414	\$341	21.95%
249	STARMOUNT LIFE INSURANCE COMPANY	0.08%	96	743	\$381,982	\$0	\$45,000	\$19,088	11.78%
250	STATE FARM LIFE INSURANCE COMPANY	7.84%	1	69,239	\$38,112,877	\$2,061,323	\$19,565,388	\$13,754,227	56.74%
251	STATE LIFE INSURANCE COMPANY	0.02%	159	110	\$73,118	\$0	\$0	\$22,647	0.00%
252	STATE MUTUAL INSURANCE COMPANY	0.00%	224	46	\$8,536	\$0	\$0	\$989	0.00%
253	STONEBRIDGE LIFE INSURANCE COMPANY	0.04%	128	457	\$184,992	\$0	\$64,285	\$29,265	34.75%
254	SUN LIFE ASSURANCE COMPANY OF CANADA	0.12%	84	131	\$560,835	\$97,312	\$764,077	\$74,347	153.59%
255	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	255	11	\$2,779	\$0	\$0	\$1,514	0.00%
256	SURETY LIFE INSURANCE COMPANY	0.00%	233	22	\$7,016	\$0	\$42,282	\$786	602.65%
257	SYMETRA LIFE INSURANCE COMPANY	0.45%	46	4,030	\$2,189,777	\$0	\$1,177,577	\$824,092	53.78%
258	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	231	38	\$7,360	\$0	\$1,301	\$634	17.68%
259	TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF	0.90%	27	1,376	\$4,360,255	\$2,857,211	\$2,109,100	\$271,962	113.90%
260	TEXAS LIFE INSURANCE COMPANY	0.02%	152	85	\$91,879	\$16,161	\$1,670	\$9,331	19.41%
261	THRIVENT FINANCIAL FOR LUTHERANS	0.80%	29	7,654	\$3,898,370	\$19,035	\$864,871	\$1,829,830	22.67%
262	TIAA-CREF LIFE INSURANCE COMPANY	0.16%	74	938	\$764,734	\$0	\$0	\$407,049	0.00%
263	TIME INSURANCE COMPANY	0.05%	113	881	\$257,386	\$0	\$173,696	\$49,782	67.48%
264	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.00%	279	3	\$381	\$0	\$0	\$63	0.00%
265	TRANSAMERICA LIFE INSURANCE COMPANY	1.14%	24	16,348	\$5,543,634	\$65,380	\$6,188,462	\$5,257,617	112.81%
266	TRUSTMARK INSURANCE COMPANY	0.00%	213	54	\$12,623	\$0	\$3,840	\$3,609	30.42%
267	U S FINANCIAL LIFE INSURANCE COMPANY	0.63%	35	2,358	\$3,083,717	\$0	\$4,451,790	\$775,226	144.36%
268	ULLICO LIFE INSURANCE COMPANY	0.00%	277	0	\$453	\$0	\$0	\$0	0.00%
269	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	285	1	\$133	\$0	\$0	\$15	0.00%
270	UNIFIED LIFE INSURANCE COMPANY	0.05%	118	681	\$230,334	\$0	\$28,985	\$35,473	12.58%
271	UNION CENTRAL LIFE INSURANCE COMPANY	0.20%	66	703	\$961,630	\$0	\$128,874	\$348,401	13.40%
272	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	221	60	\$9,816	\$0	\$0	\$661	0.00%
273	UNION LABOR LIFE INSURANCE COMPANY	0.00%	266	4	\$1,538	\$0	\$0	\$525	0.00%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

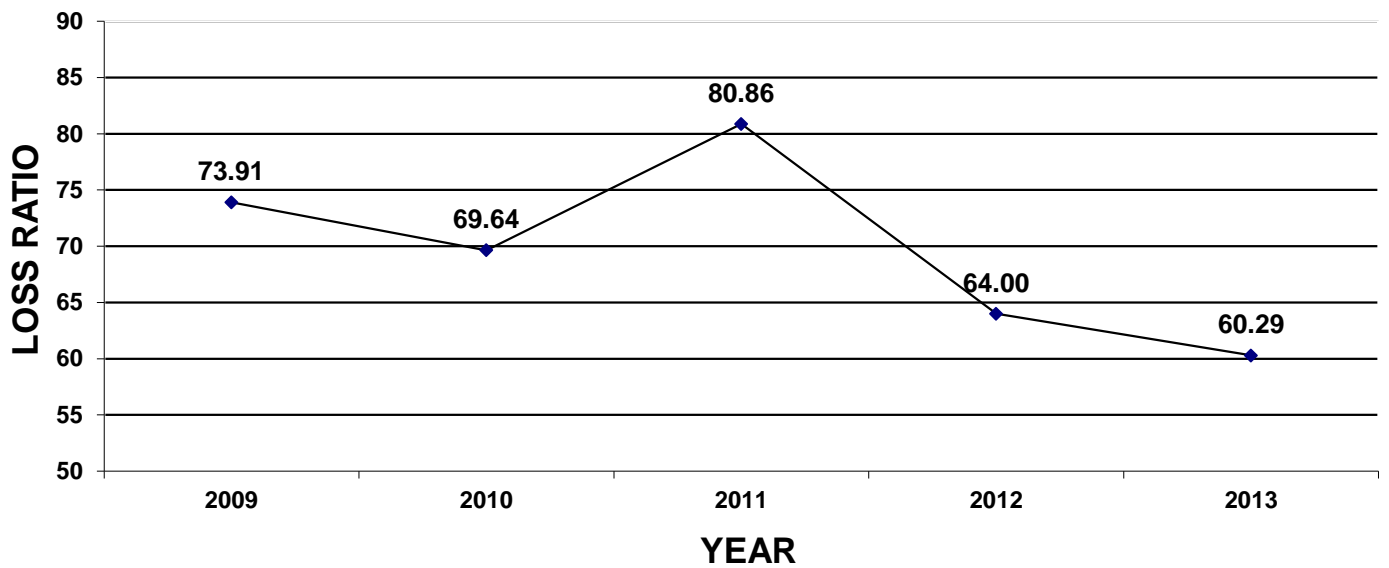
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
274	UNION SECURITY INSURANCE COMPANY	0.03%	136	224	\$138,512	\$5,832	\$194,421	\$5,190	144.57%
275	UNITED AMERICAN INSURANCE COMPANY	0.05%	115	826	\$247,574	\$0	\$309,768	\$6,275	125.12%
276	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	270	5	\$949	\$0	\$0	\$295	0.00%
277	UNITED FIDELITY LIFE INSURANCE COMPANY	0.01%	169	171	\$45,524	\$0	\$0	\$4,640	0.00%
278	UNITED HERITAGE LIFE INSURANCE COMPANY	0.01%	189	80	\$28,878	\$0	\$0	\$8,857	0.00%
279	UNITED HOME LIFE INSURANCE COMPANY	0.03%	129	331	\$169,761	\$0	\$0	\$16,197	0.00%
280	UNITED INSURANCE COMPANY OF AMERICA	0.00%	243	20	\$4,189	\$0	\$0	\$268	0.00%
281	UNITED LIFE INSURANCE COMPANY	0.07%	105	508	\$318,393	\$0	\$25,014	\$57,709	7.86%
282	UNITED NATIONAL LIFE INSURANCE COMPANY OF AME	0.00%	230	17	\$7,599	\$0	\$0	\$1,599	0.00%
283	UNITED OF OMAHA LIFE INSURANCE COMPANY	4.22%	4	4,877	\$20,512,937	\$0	\$15,512,728	\$1,282,630	75.62%
284	UNITED SECURITY LIFE AND HEALTH INSURANCE COM	0.00%	274	4	\$510	\$0	\$0	\$235	0.00%
285	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.01%	163	29	\$57,307	\$995	\$1,222	\$15,433	3.87%
286	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	281	1,129	\$312	\$0	\$0	\$3,057	0.00%
287	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	235	415	\$6,451	\$20	\$21,481	\$605	333.30%
288	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY	0.03%	132	111	\$153,888	\$0	\$0	\$49,902	0.00%
289	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	286	719	\$0	\$0	\$0	\$5,153	N/A
290	USAA LIFE INSURANCE COMPANY	1.44%	22	16,543	\$7,005,643	\$71,361	\$4,579,044	\$3,586,891	66.38%
291	USABLE LIFE	0.01%	179	109	\$38,061	\$0	\$10,000	\$4,832	26.27%
292	VANTIS LIFE INSURANCE COMPANY	0.00%	203	66	\$17,850	\$0	\$0	\$7,345	0.00%
293	WASHINGTON NATIONAL INSURANCE COMPANY	0.03%	137	451	\$136,179	\$6,811	\$682,748	\$8,453	506.36%
294	WEST COAST LIFE INSURANCE COMPANY	1.61%	20	8,538	\$7,849,778	\$0	\$5,897,322	\$3,925,738	75.13%
295	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.04%	121	6,094	\$208,578	\$21,042	\$843,967	\$92,424	414.72%
296	WESTERN CATHOLIC UNION	0.02%	143	788	\$117,665	\$0	\$60,152	\$38,836	51.12%
297	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.16%	71	733	\$784,123	\$0	\$587,916	\$305,895	74.98%
298	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.15%	76	1,359	\$734,365	\$0	\$411,206	\$248,115	55.99%
299	WINDSOR LIFE INSURANCE COMPANY	0.00%	282	1	\$278	\$0	\$0	\$34	0.00%
300	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.03%	130	693	\$165,137	\$3,037	\$850	\$63,519	2.35%
301	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	246	3	\$3,964	\$0	\$0	\$455	0.00%
TOTAL		100.00%		760,176	\$486,256,025	\$9,019,426	\$284,136,851	\$182,064,792	60.29%

MISSOURI INDIVIDUAL TERM LIFE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.00%	205	10	\$3,089	\$0	\$0	\$503	0.00%
2	AAA LIFE INSURANCE COMPANY	0.03%	115	241	\$198,601	\$0	\$58,748	\$20,451	29.58%
3	ACACIA LIFE INSURANCE CO	0.03%	114	115	\$206,123	\$0	\$311,902	\$21,211	151.32%
4	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERI	0.81%	31	2,855	\$5,465,496	\$0	\$2,457,748	\$314,022	44.97%
5	ALLSTATE LIFE INSURANCE COMPANY	0.37%	51	4,549	\$2,531,802	\$0	\$4,404,684	\$407,943	173.97%
6	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	174	25	\$19,147	\$0	\$0	\$3,118	0.00%
7	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF T	0.02%	118	191	\$162,888	\$0	\$41,422	\$10,744	25.43%
8	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.01%	152	132	\$53,234	\$0	\$183,028	\$5,003	343.82%
9	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.68%	35	6,274	\$4,641,123	\$0	\$6,142,929	\$526,571	132.36%
10	AMERICAN FIDELITY ASSURANCE COMPANY	0.01%	157	100	\$43,323	\$0	\$0	\$5,961	0.00%
11	AMERICAN GENERAL LIFE INSURANCE CO	2.22%	12	14,758	\$15,066,886	\$0	\$26,192,215	\$1,529,568	173.84%
12	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.77%	33	11,233	\$5,235,308	\$0	\$1,867,655	\$474,416	35.67%
13	AMERICAN INCOME LIFE INSURANCE CO	0.00%	194	11	\$7,049	\$0	\$52,200	\$414	740.53%
14	AMERICAN NATIONAL INSURANCE COMPANY	0.28%	61	2,226	\$1,900,198	\$0	\$1,327,939	\$229,849	69.88%
15	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF T	0.02%	127	154	\$129,456	\$0	\$55,963	\$24,252	43.23%
16	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.02%	131	27	\$115,027	\$0	\$222,341	\$1,108	193.29%
17	AMERICAN REPUBLIC INSURANCE COMPANY	0.06%	92	906	\$417,190	\$0	\$579,008	\$37,496	138.79%
18	AMERICAN UNDERWRITERS LIFE INSURANCE COMPAN	0.00%	164	150	\$29,871	\$0	\$63,732	\$7,978	213.36%
19	AMERICAN UNITED LIFE INSURANCE COMPANY	0.02%	130	211	\$127,097	\$0	\$335,573	\$16,694	264.03%
20	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.05%	100	616	\$331,284	\$0	\$137,340	\$35,684	41.46%
21	AMERITAS LIFE INSURANCE CORP	0.24%	65	431	\$1,609,555	\$0	\$1,526,631	\$60,104	94.85%
22	AMICA LIFE INSURANCE COMPANY	0.00%	203	7	\$3,343	\$0	\$0	\$460	0.00%
23	ASSURED LIFE ASSOCIATION	0.00%	207	6	\$2,820	\$0	\$0	\$318	0.00%
24	ASSURTY LIFE INSURANCE COMPANY	0.03%	112	244	\$220,043	\$0	\$124,526	\$43,235	56.59%
25	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF N	0.00%	232	23	\$0	\$0	\$0	\$2,199	N/A
26	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.17%	72	2,199	\$1,166,098	\$0	\$2,854,173	\$166,025	244.76%
27	ATHENE ANNUITY AND LIFE COMPANY	1.57%	16	4,599	\$10,618,011	\$80,059	\$5,945,019	\$989,640	56.74%
28	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	198	19	\$5,054	\$0	\$0	\$1,094	0.00%
29	AUTO OWNERS LIFE INSURANCE COMPANY	0.05%	102	940	\$312,322	\$0	\$185,519	\$58,608	59.40%
30	AXA EQUITABLE LIFE AND ANNUITY COMPANY	0.01%	141	48	\$83,535	\$0	\$83,570	\$21,097	100.04%
31	AXA EQUITABLE LIFE INSURANCE COMPANY	1.29%	19	3,078	\$8,744,591	\$0	\$17,328,773	\$833,751	198.17%
32	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	170	85	\$23,508	\$0	\$220,894	\$4,480	939.65%
33	BANKERS LIFE AND CASUALTY COMPANY	0.34%	54	2,781	\$2,338,184	\$0	\$2,135,705	\$164,877	91.34%
34	BANNER LIFE INSURANCE COMPANY	0.22%	66	1,738	\$1,479,436	\$0	\$1,643,878	\$250,266	111.12%
35	BENEFICIAL LIFE INSURANCE COMPANY	0.01%	156	148	\$43,926	\$0	\$99,253	\$11,245	225.96%
36	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	224	2	\$710	\$0	\$0	\$72	0.00%
37	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.00%	232	0	\$0	\$0	\$173,669	\$0	N/A
38	C M LIFE INSURANCE COMPANY	0.40%	49	1,775	\$2,724,343	\$0	\$2,365,536	\$481,692	86.83%
39	CANADA LIFE ASSURANCE COMPANY	0.06%	93	323	\$395,372	\$0	\$870,577	\$46,632	220.19%
40	CATAMARAN INSURANCE OF OHIO INC	0.00%	214	3	\$1,738	\$0	\$11,828	\$225	680.55%
41	CATHOLIC FINANCIAL LIFE	0.00%	191	14	\$8,838	\$0	\$0	\$639	0.00%
42	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	228	10	\$542	\$0	\$0	\$345	0.00%
43	CENTRAL SECURITY LIFE INSURANCE CO	0.03%	106	532	\$230,868	\$0	\$169,146	\$18,050	73.27%
44	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.02%	137	380	\$102,321	\$0	\$247,573	\$6,915	241.96%
45	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	193	182	\$7,331	\$206	\$10,319	\$752	143.57%
46	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	232	3	\$0	\$0	\$0	\$629	N/A
47	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.02%	119	326	\$161,264	\$0	\$42,236	\$19,648	26.19%
48	CINCINNATI LIFE INSURANCE COMPANY THE	0.16%	74	2,220	\$1,097,013	\$0	\$1,035,159	\$140,111	94.36%
49	CITIZENS SECURITY LIFE INS CO	0.00%	230	1	\$270	\$0	\$0	\$0	0.00%
50	CMFG LIFE INSURANCE COMPANY	0.03%	117	551	\$182,838	\$0	\$464,837	\$22,080	254.23%
51	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.14%	76	3,980	\$974,953	\$0	\$460,236	\$118,697	47.21%
52	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	232	2	\$0	\$0	\$0	\$415	N/A
53	COLUMBUS LIFE INSURANCE COMPANY	0.27%	62	408	\$1,832,044	\$0	\$283,827	\$61,843	15.49%
54	COMBINED INSURANCE CO OF AMERICA	0.01%	154	27	\$50,662	\$0	\$0	\$5,952	0.00%
55	COMMONWEALTH ANNUITY AND LIFE INSURANCE COM	0.03%	110	255	\$222,429	\$0	\$727,069	\$25,117	326.88%
56	CONNECTICUT GENERAL LIFE INS CO	0.10%	82	887	\$682,706	\$395,087	\$4,709,629	\$314,024	747.72%
57	CONSECO LIFE INSURANCE CO	0.24%	64	2,765	\$1,653,638	\$0	\$6,926,389	\$270,243	418.86%
58	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	183	36	\$12,532	\$0	\$0	\$2,000	0.00%
59	CONTINENTAL ASSURANCE COMPANY	0.00%	206	6	\$2,847	\$0	\$626	\$0	21.99%
60	CONTINENTAL GENERAL INSURANCE COMPANY	0.01%	144	960	\$76,708	\$0	\$479,400	\$38,242	624.97%
61	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.03%	108	375	\$226,134	\$0	\$90,089	\$42,641	39.84%
62	COUNTRY LIFE INSURANCE COMPANY	0.00%	199	16	\$4,687	\$0	\$27,922	\$703	595.73%
63	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	179	63	\$14,745	\$0	\$17,531	\$1,830	118.89%
64	ELCO MUTUAL LIFE AND ANNUITY	0.00%	232	6	\$0	\$0	\$123,008	\$374	N/A
65	EMC NATIONAL LIFE COMPANY	0.15%	75	2,198	\$1,030,056	\$0	\$1,149,695	\$120,888	111.61%
66	EQUITRUST LIFE INSURANCE COMPANY	0.42%	48	118	\$2,832,951	\$0	\$7,412	\$11,715	0.26%
67	FAMILY LIFE INSURANCE COMPANY	0.02%	135	127	\$105,153	\$0	\$79,179	\$1,753	75.30%
68	FARMERS NEW WORLD LIFE INSURANCE COMPANY	1.24%	20	18,714	\$8,400,799	\$0	\$7,853,549	\$1,579,411	93.49%
69	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	169	72	\$24,448	\$0	\$19,293	\$4,813	78.91%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	FEDERATED LIFE INSURANCE COMPANY	0.75%	34	1,618	\$5,090,642	\$0	\$2,807,728	\$448,477	55.15%
71	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.16%	73	1,509	\$1,101,348	\$0	\$1,151,917	\$185,177	104.59%
72	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.00%	232	6	\$0	\$0	\$0	\$1,319	N/A
73	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	192	18	\$7,524	\$0	\$11,957	\$554	158.92%
74	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMP	0.00%	226	1	\$660	\$0	\$0	\$0	0.00%
75	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	225	2	\$669	\$0	\$0	\$95	0.00%
76	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	221	2	\$1,013	\$0	\$0	\$150	0.00%
77	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.05%	101	652	\$327,500	\$0	\$958,681	\$181,296	292.73%
78	GBU FINANCIAL LIFE	0.00%	229	9	\$278	\$0	\$0	\$272	0.00%
79	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.42%	47	3,200	\$2,857,847	\$3,011,544	\$11,731,809	\$389,654	515.89%
80	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	1.82%	13	11,968	\$12,318,188	\$0	\$7,434,504	\$2,642,405	60.35%
81	GENWORTH LIFE INSURANCE COMPANY	0.66%	37	3,185	\$4,443,511	\$0	\$901,166	\$914,253	20.28%
82	GLENER LIFE INSURANCE SOCIETY	0.01%	158	48	\$40,154	\$0	\$0	\$3,383	0.00%
83	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.07%	90	5,575	\$464,549	\$0	\$624,199	\$32,461	134.37%
84	GOLDEN RULE INSURANCE COMPANY	0.18%	69	912	\$1,243,233	\$0	\$3,250,245	\$84,499	261.43%
85	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE	0.05%	95	101	\$362,092	\$0	\$247,902	\$15,973	68.46%
86	GRANGE LIFE INSURANCE COMPANY	0.00%	166	22	\$28,097	\$0	\$4,528	\$4,914	16.12%
87	GREAT AMERICAN LIFE INSURANCE COMPANY	0.01%	139	111	\$98,874	\$0	\$205,460	\$12,421	207.80%
88	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.06%	91	946	\$434,402	\$0	\$640,473	\$52,830	147.44%
89	GREAT WEST LIFE ASSURANCE COMPANY	0.05%	96	773	\$351,430	\$5,769	\$455,443	\$40,637	131.24%
90	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	168	24	\$25,080	\$0	\$223,231	\$1,670	890.08%
91	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.00%	232	4	\$0	\$0	\$0	\$12,072	N/A
92	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.02%	125	22	\$133,395	\$0	\$0	\$37,281	0.00%
93	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.02%	132	131	\$108,132	\$0	\$889,103	\$18,934	822.24%
94	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	5.56%	4	3,963	\$37,703,206	\$0	\$5,054,552	\$1,295,252	13.41%
95	HARTFORD LIFE INSURANCE COMPANY	0.03%	107	211	\$229,936	\$48,233	\$1,130,676	\$54,143	512.71%
96	HCC LIFE INSURANCE COMPANY	0.00%	209	4	\$2,518	\$0	\$0	\$198	0.00%
97	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	178	120	\$15,314	\$60	\$78,692	\$607	514.25%
98	HUMANADENTAL INSURANCE COMPANY	0.00%	190	20	\$8,857	\$0	\$35,774	\$1,077	403.91%
99	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.06%	94	1,036	\$391,587	\$0	\$249,550	\$67,207	63.73%
100	INDEPENDENT ORDER OF FORESTERS THE	0.09%	84	986	\$602,644	\$0	\$821,995	\$65,145	136.40%
101	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & AC	0.00%	218	3	\$1,570	\$0	\$2,722	\$240	173.38%
102	ING LIFE INSURANCE AND ANNUITY COMPANY	0.19%	68	1,348	\$1,288,794	\$0	\$5,234,420	\$230,968	406.15%
103	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.02%	122	388	\$148,269	\$0	\$1,294,510	\$42,033	873.08%
104	INTEGRITY LIFE INSURANCE COMPANY	0.00%	232	31	\$0	\$0	\$380,332	\$6,937	N/A
105	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	223	3	\$809	\$0	\$0	\$79	0.00%
106	INVESTORS LIFE INSURANCE COMPANY OF NORTH AM	0.05%	97	535	\$341,759	\$0	\$624,586	\$35,428	182.76%
107	JACKSON NATIONAL LIFE INSURANCE COMPANY	1.02%	27	10,640	\$6,898,143	\$0	\$13,782,989	\$892,361	199.81%
108	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.02%	129	252	\$129,282	\$0	\$1,077,869	\$13,680	833.73%
109	JOHN ALDEN LIFE INSURANCE COMPANY	0.02%	121	166	\$154,672	\$0	\$507,331	\$20,504	328.00%
110	JOHN HANCOCK LIFE & HEALTH INSURANCE COMPAN	0.01%	161	62	\$37,119	\$0	\$110,697	\$13,683	298.22%
111	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	11.52%	1	30,480	\$78,109,507	\$6,290,462	\$137,667,974	\$7,012,546	184.30%
112	KANSAS CITY LIFE INSURANCE COMPANY	1.10%	24	6,298	\$7,434,177	\$0	\$5,984,376	\$534,098	80.50%
113	LAFAYETTE LIFE INSURANCE COMPANY THE	0.02%	128	192	\$129,370	\$0	\$188,884	\$13,448	146.00%
114	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.03%	113	107	\$219,528	\$0	\$592,269	\$45,315	269.79%
115	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.36%	52	1,486	\$2,440,587	\$0	\$725,361	\$163,554	29.72%
116	LIFESECURE INSURANCE COMPANY	0.00%	177	41	\$15,628	\$0	\$107,192	\$2,480	685.90%
117	LINCOLN BENEFIT LIFE COMPANY	1.59%	15	4,390	\$10,799,621	\$0	\$14,050,273	\$1,004,542	130.10%
118	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	185	49	\$12,112	\$0	\$152,369	\$4,506	1258.00%
119	LINCOLN NATIONAL LIFE INSURANCE COMPANY	6.66%	2	21,841	\$45,171,711	\$0	\$93,039,809	\$5,370,123	205.97%
120	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	181	74	\$13,981	\$0	\$51,297	\$1,424	366.91%
121	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	217	26	\$1,620	\$0	\$0	\$321	0.00%
122	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	172	322	\$20,219	\$0	\$125,261	\$9,873	619.52%
123	MANHATTAN LIFE INSURANCE COMPANY	0.01%	149	21	\$60,029	\$0	\$76,994	\$1,788	128.26%
124	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.03%	116	279	\$190,530	\$0	\$220,151	\$19,740	115.55%
125	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPAN	0.78%	32	640	\$5,267,421	\$0	\$63,510	\$243,690	1.21%
126	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.01%	147	169	\$73,327	\$0	\$118,174	\$11,124	161.16%
127	MEMBERS LIFE INSURANCE COMPANY	0.00%	201	1	\$3,913	\$0	\$0	\$109	0.00%
128	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.49%	42	1,379	\$3,326,708	\$0	\$9,103,190	\$507,341	273.64%
129	METLIFE INVESTORS INSURANCE COMPANY	0.00%	232	14	\$0	\$0	\$25,001	\$23,402	N/A
130	METLIFE INVESTORS USA INSURANCE COMPANY	2.90%	9	3,267	\$19,668,434	\$0	\$0	\$1,290,107	0.00%
131	METROPOLITAN LIFE INSURANCE COMPANY	0.48%	43	1,605	\$3,229,415	\$0	\$2,920,827	\$148,267	90.44%
132	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.29%	58	4,249	\$1,986,865	\$0	\$3,504,450	\$290,667	176.38%
133	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TE	0.00%	184	21	\$12,407	\$0	\$0	\$792	0.00%
134	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	175	35	\$17,665	\$0	\$22,641	\$2,950	128.17%
135	MINNESOTA LIFE INSURANCE COMPANY	1.11%	23	592	\$7,527,157	\$0	\$426,189	\$218,084	5.66%
136	MODERN WOODMEN OF AMERICA	0.28%	60	3,790	\$1,911,730	\$0	\$1,549,151	\$202,809	81.03%
137	MONUMENTAL LIFE INSURANCE COMPANY	0.18%	70	1,485	\$1,187,295	\$0	\$963,704	\$67,790	81.17%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

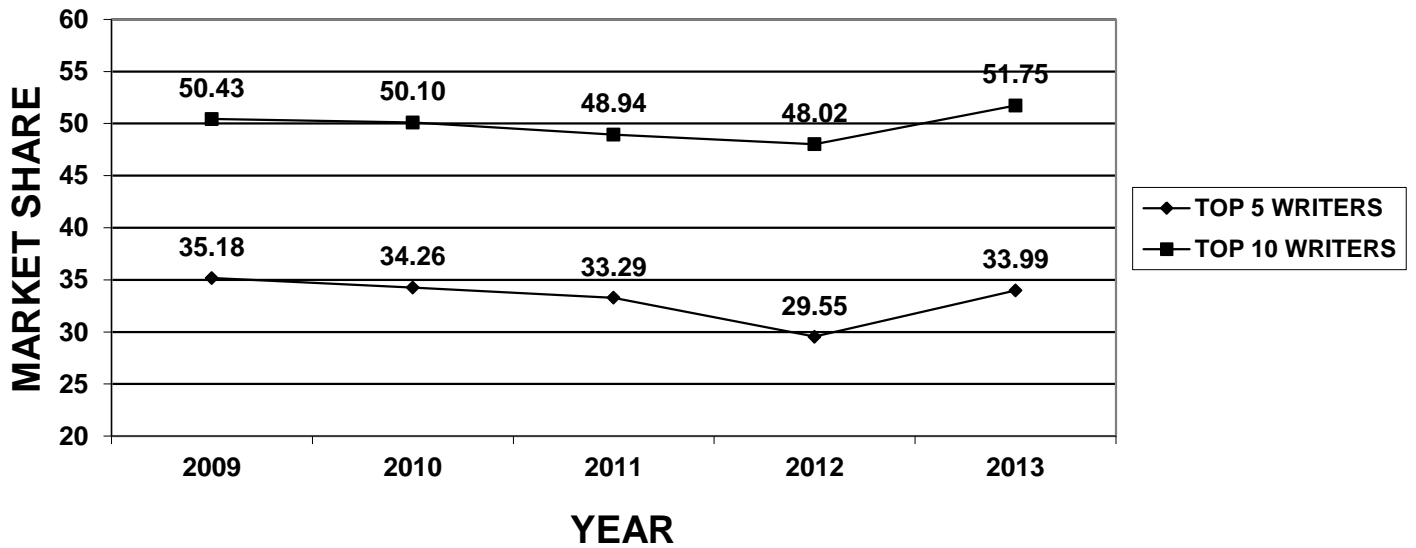
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	MONY LIFE INSURANCE COMPANY OF AMERICA	0.47%	44	204	\$3,191,255	\$0	\$3,610,455	\$59,118	113.14%
139	MTL INSURANCE COMPANY	0.03%	111	171	\$221,009	\$0	\$215,350	\$16,546	97.44%
140	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	219	1	\$1,205	\$0	\$0	\$90	0.00%
141	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	195	17	\$6,928	\$0	\$0	\$623	0.00%
142	NATIONAL FARMERS UNION LIFE INSURANCE COMPAN	0.01%	145	195	\$75,870	\$0	\$122,595	\$8,218	161.59%
143	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.01%	138	323	\$99,816	\$0	\$183,353	\$18,996	183.69%
144	NATIONAL LIFE INSURANCE COMPANY	0.26%	63	426	\$1,767,875	\$0	\$496,338	\$79,741	28.08%
145	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.10%	83	750	\$682,116	\$4,721	\$571,708	\$41,969	84.51%
146	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPAN	1.15%	22	352	\$7,794,950	\$0	\$338,619	\$227,721	4.34%
147	NATIONWIDE LIFE INSURANCE COMPANY	0.31%	56	126	\$2,074,517	\$0	\$174,776	\$49,892	8.42%
148	NEW ENGLAND LIFE INSURANCE COMPANY	0.64%	38	6	\$4,305,186	\$0	\$11,031	\$1,134	0.26%
149	NEW YORK LIFE INSURANCE AND ANNUITY CORPORAT	4.17%	7	7,992	\$28,252,443	\$0	\$17,330,615	\$2,433,156	61.34%
150	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH IN	1.00%	28	2,842	\$6,759,720	\$0	\$2,807,252	\$582,443	41.53%
151	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	3.65%	8	525	\$24,762,195	\$0	\$2,717,808	\$518,113	10.98%
152	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH C.	0.01%	143	133	\$77,226	\$0	\$65,710	\$8,102	85.09%
153	OHIO NATIONAL LIFE ASSURANCE CORPORATION	1.20%	21	1,089	\$8,118,079	\$0	\$9,611,679	\$324,840	118.40%
154	OHIO STATE LIFE INSURANCE COMPANY THE	0.11%	80	1,343	\$737,513	\$0	\$908,061	\$76,723	123.12%
155	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	200	7	\$4,468	\$0	\$0	\$0	0.00%
156	PACIFIC LIFE & ANNUITY COMPANY	0.00%	210	1	\$2,195	\$0	\$0	\$0	0.00%
157	PACIFIC LIFE INSURANCE COMPANY	4.46%	5	3,130	\$30,215,795	\$92,513	-\$4,613,059	\$4,156,788	-14.96%
158	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	216	0	\$1,659	\$0	\$1,188	\$0	71.61%
159	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	196	0	\$5,769	\$0	\$0	\$0	0.00%
160	PAUL REVERE VARIABLE ANNUITY INSURANCE COMPA	0.01%	148	144	\$68,790	\$0	\$190,855	\$7,381	277.45%
161	PEKIN LIFE INSURANCE COMPANY	0.02%	120	240	\$157,881	\$0	\$62,845	\$18,938	39.81%
162	PENN INSURANCE AND ANNUITY COMPANY THE	0.51%	40	343	\$3,490,336	\$0	\$460,724	\$160,245	13.20%
163	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.67%	36	1,143	\$4,508,789	\$0	\$28,247	\$254,574	0.63%
164	PENNSYLVANIA LIFE INSURANCE COMPANY	0.03%	109	241	\$225,069	\$0	\$347,379	\$12,087	154.34%
165	PHILADELPHIA FINANCIAL LIFE ASSURANCE COMPANY	0.00%	220	1	\$1,200	\$0	\$0	\$50	0.00%
166	PHL VARIABLE INSURANCE COMPANY	0.61%	39	518	\$4,154,143	\$0	\$2,203,374	\$443,714	53.04%
167	PHOENIX LIFE INSURANCE COMPANY	0.02%	123	141	\$139,022	\$0	\$438,194	\$14,687	315.20%
168	PIONEER AMERICAN INSURANCE COMPANY	0.00%	197	8	\$5,119	\$0	\$449	\$504	8.77%
169	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.14%	77	480	\$963,923	\$0	\$385,543	\$55,740	40.00%
170	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	211	8	\$2,092	\$0	\$3,645	\$464	174.24%
171	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	213	77	\$1,746	\$0	\$2,600	\$1,746	148.91%
172	PRINCIPAL LIFE INSURANCE COMPANY	1.06%	26	2,188	\$7,213,686	\$0	\$2,273,415	\$807,829	31.52%
173	PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	1.31%	18	614	\$8,876,626	\$0	\$50,662	\$326,511	0.57%
174	PROFESSIONAL INSURANCE COMPANY	0.00%	222	2	\$892	\$0	\$0	\$104	0.00%
175	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPAN	0.00%	202	4	\$3,806	\$0	\$13,464	\$475	353.76%
176	PROTECTIVE LIFE INSURANCE COMPANY	1.69%	14	9,684	\$11,444,399	\$0	\$96,562,519	\$2,491,092	843.75%
177	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPAN	0.11%	81	11,763	\$732,310	\$0	\$754,230	\$254,327	102.99%
178	PROVIDENT LIFE AND CASUALTY INSURANCE COMPAN	0.00%	231	1	\$231	\$0	\$0	\$7	0.00%
179	PRUCO LIFE INSURANCE COMPANY	4.19%	6	2,787	\$28,426,539	\$0	\$3,905,229	\$1,020,508	13.74%
180	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.04%	103	347	\$240,477	\$25,580	\$534,418	\$21,157	232.87%
181	PYRAMID LIFE INSURANCE COMPANY	0.01%	162	81	\$35,991	\$0	\$81,216	\$5,031	225.66%
182	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.00%	208	18	\$2,577	\$0	\$0	\$805	0.00%
183	RELIASTAR LIFE INSURANCE COMPANY	0.49%	41	2,714	\$3,330,552	\$0	\$2,885,812	\$440,322	86.65%
184	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.07%	86	2,212	\$505,421	\$0	\$651,752	\$58,544	128.95%
185	RIVERSOURCE LIFE INSURANCE COMPANY	0.97%	29	1,687	\$6,544,866	\$0	\$4,028,061	\$277,119	61.55%
186	ROYAL NEIGHBORS OF AMERICA	0.02%	126	391	\$129,704	\$0	\$64,461	\$15,442	49.70%
187	SAGICOR LIFE INSURANCE COMPANY	0.01%	146	71	\$73,857	\$0	\$0	\$3,389	0.00%
188	SECURIAN LIFE INSURANCE COMPANY	0.00%	186	1	\$11,832	\$0	\$0	\$1,000	0.00%
189	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.01%	142	472	\$83,453	\$0	\$99,917	\$32,310	119.73%
190	SECURITY LIFE OF DENVER INSURANCE COMPANY	1.31%	17	1,861	\$8,901,935	\$0	\$5,261,171	\$920,792	59.10%
191	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEI	0.00%	171	17	\$21,200	\$0	\$0	\$1,767	0.00%
192	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.02%	133	39	\$108,118	\$0	\$59,603	\$3,311	55.13%
193	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.03%	105	313	\$230,985	\$0	\$48,034	\$36,830	20.80%
194	SETTLERS LIFE INSURANCE COMPANY	0.00%	188	7	\$10,058	\$0	\$5,470	\$324	54.38%
195	SHELTER LIFE INSURANCE COMPANY	1.07%	25	13,848	\$7,282,433	\$0	\$6,202,520	\$219	85.17%
196	SHENANDOAH LIFE INSURANCE COMPANY	0.07%	89	250	\$483,733	\$0	\$236,493	\$13,726	48.89%
197	STANDARD INSURANCE COMPANY	0.01%	163	46	\$35,164	\$19,549	\$45,385	\$3,371	184.66%
198	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	232	6	\$0	\$0	\$0	\$290	N/A
199	STATE FARM LIFE INSURANCE COMPANY	5.78%	3	49,256	\$39,175,264	\$0	\$24,238,529	\$4,558,225	61.87%
200	STATE LIFE INSURANCE COMPANY	0.03%	104	676	\$235,790	\$0	\$1,200,735	\$6,460	509.24%
201	STATE MUTUAL INSURANCE COMPANY	0.00%	215	5	\$1,735	\$0	\$0	\$148	0.00%
202	STONEBRIDGE LIFE INSURANCE COMPANY	0.01%	159	63	\$39,238	\$0	\$19,131	\$3,095	48.76%
203	SUN LIFE ASSURANCE COMPANY OF CANADA	0.45%	46	708	\$3,031,077	\$525,929	\$4,129,513	\$666,608	153.59%
204	SUN LIFE ASSURANCE OF CANADA (US)	0.17%	71	20	\$1,176,740	\$0	\$3,914	\$2,050	0.33%
205	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.01%	153	79	\$51,899	\$0	\$10,933	\$7,903	21.07%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

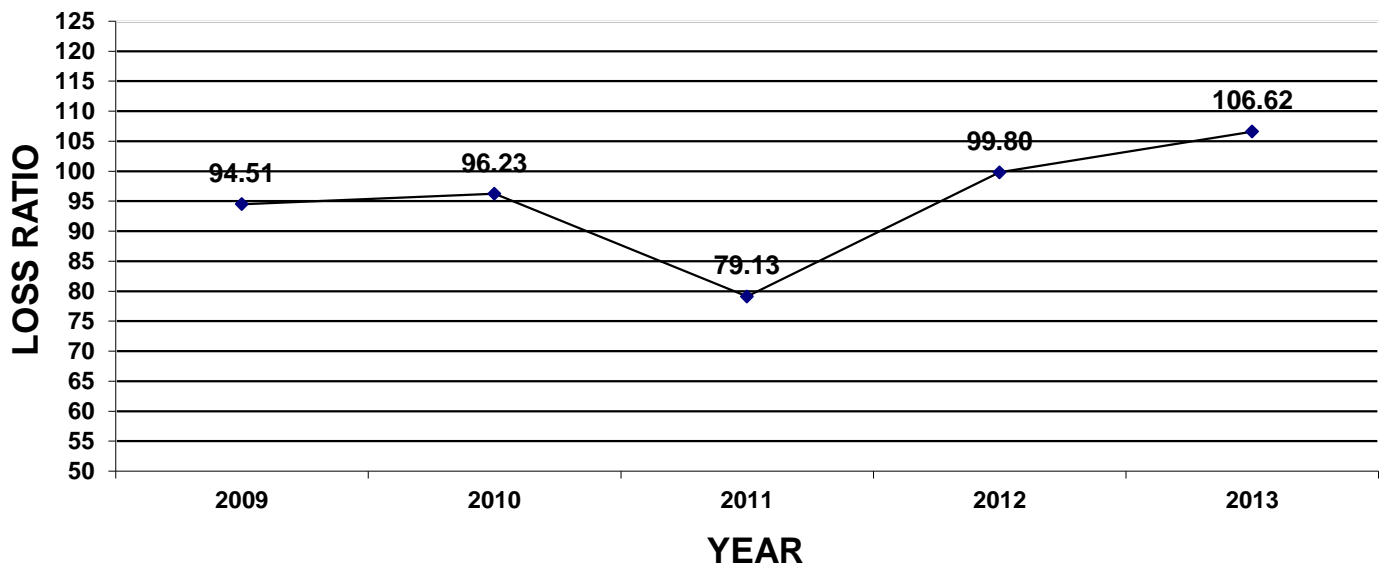
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	SURETY LIFE INSURANCE COMPANY	0.05%	98	610	\$339,907	\$0	\$797,250	\$45,358	234.55%
207	SYMETRA LIFE INSURANCE COMPANY	0.29%	59	3,504	\$1,940,241	\$0	\$1,911,687	\$250,520	98.53%
208	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	180	59	\$14,634	\$0	\$43,312	\$1,416	295.97%
209	TEXAS LIFE INSURANCE COMPANY	0.36%	53	9,074	\$2,420,904	\$0	\$4,286,570	\$301,363	177.06%
210	THRIVENT FINANCIAL FOR LUTHERANS	2.65%	11	34,200	\$17,983,281	\$0	\$23,122,652	\$2,447,383	128.58%
211	TIAA-CREF LIFE INSURANCE COMPANY	0.21%	67	79	\$1,445,257	\$0	\$0	\$98,464	0.00%
212	TIME INSURANCE COMPANY	0.05%	99	691	\$339,748	\$0	\$610,303	\$8,120	179.63%
213	TRANSAMERICA ADVISORS LIFE INSURANCE COMPANY	0.00%	232	47	\$0	\$0	\$495,125	\$8,987	N/A
214	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.00%	182	6	\$13,599	\$0	\$0	\$2,101	0.00%
215	TRANSAMERICA LIFE INSURANCE COMPANY	2.85%	10	9,476	\$19,291,132	\$0	\$26,057,307	\$1,536,059	135.07%
216	TRUSTMARK INSURANCE COMPANY	0.02%	134	142	\$108,098	\$0	\$93,678	\$7,929	86.66%
217	U S FINANCIAL LIFE INSURANCE COMPANY	0.13%	79	517	\$893,669	\$0	\$977,029	\$58,376	109.33%
218	ULLICO LIFE INSURANCE COMPANY	0.00%	165	42	\$29,512	\$0	\$4,534	\$2,407	15.36%
219	UNIFIED LIFE INSURANCE COMPANY	0.00%	187	17	\$10,304	\$0	\$0	\$1,009	0.00%
220	UNION CENTRAL LIFE INSURANCE COMPANY	0.38%	50	2,044	\$2,557,755	\$0	\$5,105,895	\$216,314	199.62%
221	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	189	49	\$9,335	\$0	\$21,409	\$800	229.34%
222	UNION LABOR LIFE INSURANCE COMPANY	0.00%	204	2	\$3,300	\$0	\$0	\$52	0.00%
223	UNION SECURITY INSURANCE COMPANY	0.01%	151	109	\$54,667	\$0	\$997	\$3,707	1.82%
224	UNITED AMERICAN INSURANCE COMPANY	0.00%	227	8	\$589	\$0	\$43,747	\$115	7427.33%
225	UNITED FIDELITY LIFE INSURANCE COMPANY	0.01%	155	155	\$44,715	\$0	\$181,639	\$4,943	406.21%
226	UNITED HERITAGE LIFE INSURANCE COMPANY	0.02%	124	225	\$134,451	\$0	\$162,299	\$10,068	120.71%
227	UNITED INSURANCE COMPANY OF AMERICA	0.01%	160	120	\$38,330	\$0	\$110,939	\$3,963	289.43%
228	UNITED LIFE INSURANCE COMPANY	0.07%	87	661	\$504,155	\$0	\$689,761	\$55,594	136.82%
229	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.92%	30	4,647	\$6,234,561	\$0	\$4,259,970	\$590,451	68.33%
230	UNITED SECURITY ASSURANCE COMPANY OF PENNSY	0.00%	212	3	\$1,956	\$0	\$0	\$14	0.00%
231	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.01%	140	101	\$97,952	\$0	\$277,893	\$20,742	283.70%
232	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	167	489	\$27,157	\$0	\$56,992	\$1,443	209.86%
233	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.02%	136	884	\$105,150	\$0	\$350,132	\$15,911	332.98%
234	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY	0.01%	150	25	\$56,690	\$0	\$93,324	\$4,580	164.62%
235	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	173	29	\$19,257	\$0	\$0	\$4,112	0.00%
236	USAA LIFE INSURANCE COMPANY	0.30%	57	1,616	\$2,011,352	\$0	\$1,112,281	\$177,153	55.30%
237	WASHINGTON NATIONAL INSURANCE COMPANY	0.08%	85	874	\$541,316	\$27,074	\$2,713,937	\$33,601	506.36%
238	WEST COAST LIFE INSURANCE COMPANY	0.31%	55	1,262	\$2,075,506	\$0	\$1,490,679	\$435,656	71.82%
239	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.07%	88	546	\$489,944	\$0	\$416,216	\$116,869	84.95%
240	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.47%	45	5,108	\$3,162,641	\$0	\$3,551,819	\$267,993	112.31%
241	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.13%	78	1,743	\$913,747	\$243,721	\$1,454,676	\$79,862	185.87%
242	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	176	178	\$16,568	\$0	\$870,724	\$47,878	5255.46%
TOTAL		100.00%		436,477	\$677,869,479	\$10,770,507	\$711,940,887	\$63,046,742	106.62%

MISSOURI INDIVIDUAL UNIVERSAL LIFE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

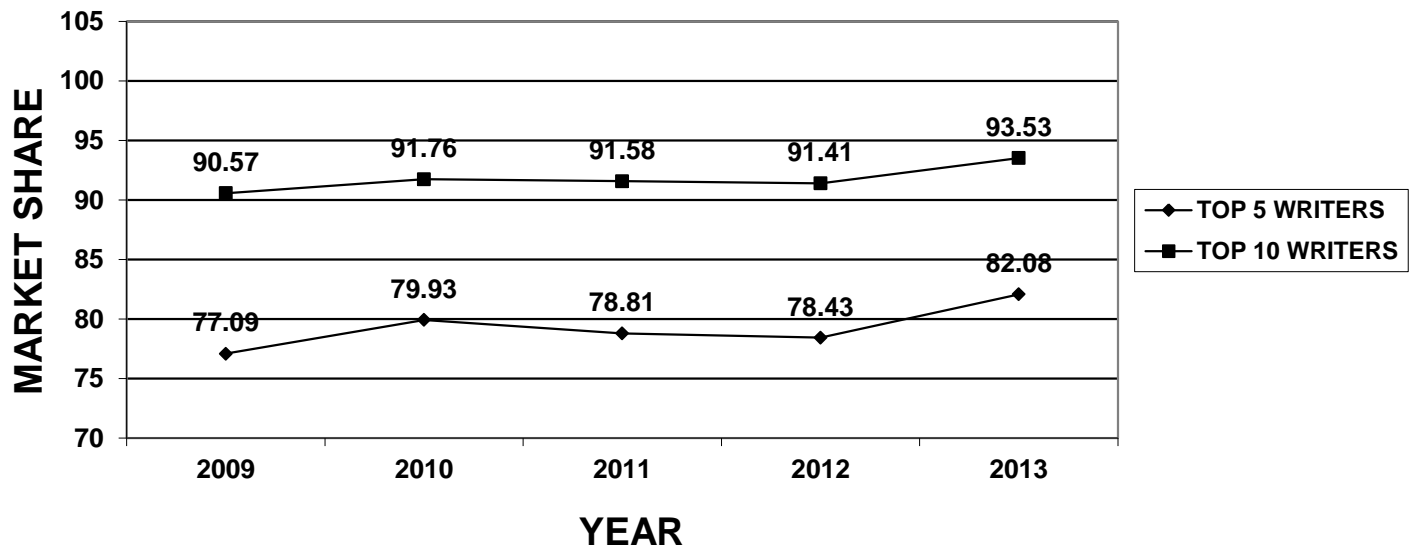


**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL GRADED DEATH BENEFITS**

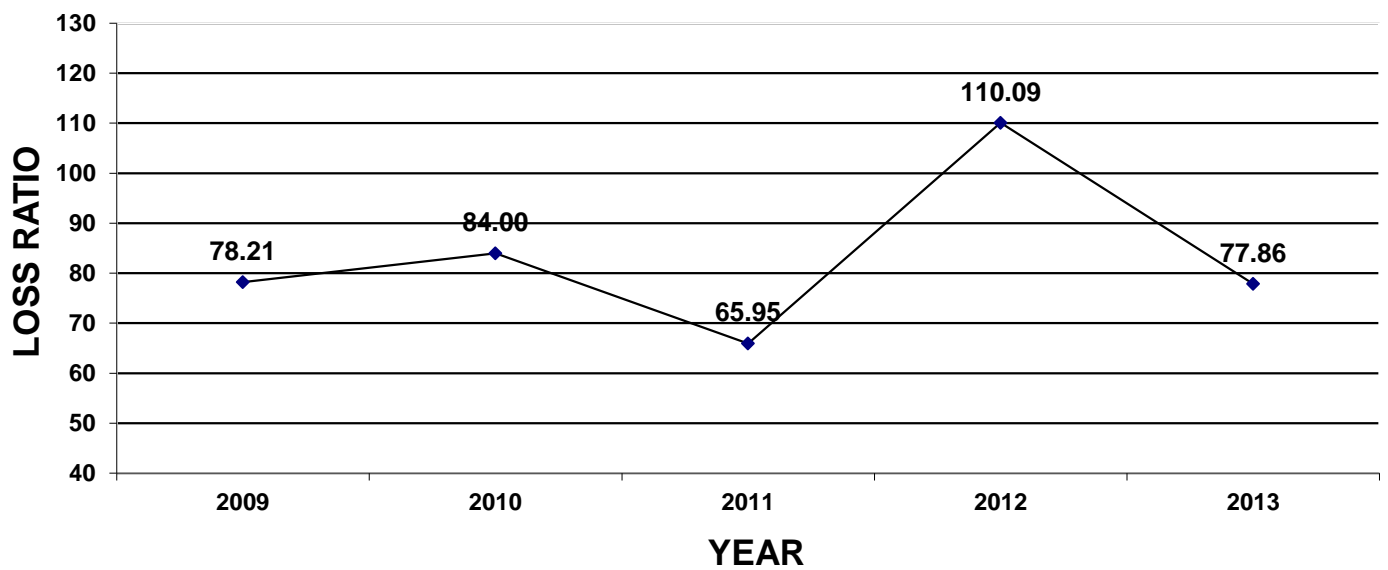
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INSURANCE COMPANY	9.61%	3	1,906	\$969,905	\$0	\$588,416	\$18,057	60.67%
2	ABILITY INSURANCE COMPANY	0.00%	48	1	\$0	\$0	\$0	\$4	N/A
3	AMERICAN CONTINENTAL INSURANCE COMPANY	0.24%	16	40	\$24,122	\$0	\$0	\$404	0.00%
4	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	48	1,609	\$0	\$0	\$0	\$2,798	N/A
5	AMERICAN INCOME LIFE INSURANCE CO	1.53%	11	298	\$154,688	\$0	\$39,805	\$1,334	25.73%
6	AMERICAN NATIONAL INSURANCE COMPANY	0.73%	14	513	\$74,027	\$0	\$149,459	\$726	201.90%
7	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.01%	40	5	\$850	\$0	\$0	\$40	0.00%
8	ASSURITY LIFE INSURANCE COMPANY	0.09%	21	15	\$9,143	\$0	\$0	\$1,061	0.00%
9	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	48	25	\$0	\$0	\$0	\$175	N/A
10	BANKERS LIFE INSURANCE COMPANY	0.00%	48	1	\$0	\$0	\$0	\$10	N/A
11	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.01%	42	3	\$602	\$0	\$0	\$22	0.00%
12	CATHOLIC FINANCIAL LIFE	0.01%	41	4	\$683	\$0	\$0	\$14	0.00%
13	CMFG LIFE INSURANCE COMPANY	0.03%	35	13	\$2,726	\$0	\$0	\$73	0.00%
14	COLONIAL PENN LIFE INSURANCE COMPANY	2.32%	8	1,126	\$233,725	\$0	\$324,080	\$2,011	138.66%
15	COMBINED INSURANCE CO OF AMERICA	0.00%	48	6	\$0	\$0	\$0	\$5	N/A
16	CONTINENTAL GENERAL INSURANCE COMPANY	0.20%	17	21	\$20,315	\$0	\$66,522	\$137	327.45%
17	CSA FRATERNAL LIFE	0.02%	37	4	\$2,399	\$0	\$1,749	\$179	72.91%
18	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.74%	13	339	\$74,616	\$0	\$42,889	\$2,347	57.48%
19	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.10%	19	36	\$10,117	\$0	\$37,513	\$229	370.79%
20	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	47	81	\$3	\$0	\$28,833	\$366	961100.00%
21	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.07%	24	482	\$7,234	\$0	\$2,255	\$2,349	31.17%
22	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.09%	20	28	\$9,507	\$0	\$7,503	\$1,422	78.92%
23	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.00%	48	3	\$0	\$0	\$0	\$78	N/A
24	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	2.51%	7	228	\$253,757	\$0	\$70,212	\$4,178	27.67%
25	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.04%	30	98	\$4,396	\$0	\$27,596	\$138	627.75%
26	GLENER LIFE INSURANCE SOCIETY	0.17%	18	20	\$16,940	\$0	\$0	\$101	0.00%
27	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE C	0.00%	48	18	\$0	\$0	\$0	\$127	N/A
28	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	46	1	\$33	\$0	\$0	\$5	0.00%
29	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.29%	15	43	\$29,079	\$0	\$7,312	\$323	25.15%
30	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.08%	22	30	\$8,133	\$0	\$4,000	\$183	49.18%
31	INVESTORS LIFE INSURANCE COMPANY OF NORTH AME	0.01%	38	9	\$1,181	\$0	\$0	\$189	0.00%
32	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	48	2	\$0	\$0	\$0	\$25	N/A
33	LINCOLN HERITAGE LIFE INSURANCE COMPANY	9.26%	4	1,986	\$934,098	\$0	\$443,496	\$4,858	47.48%
34	MEDICO INSURANCE COMPANY	0.05%	29	6	\$4,993	\$0	\$1,143	\$50	22.89%
35	METLIFE INVESTORS INSURANCE COMPANY	0.00%	48	0	\$0	\$0	\$0	\$1,938	N/A
36	MONUMENTAL LIFE INSURANCE COMPANY	1.80%	9	1,099	\$181,708	\$0	\$146,744	\$2,554	80.76%
37	NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.00%	43	1	\$257	\$0	\$0	\$23	0.00%
38	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.03%	33	37	\$3,087	\$0	\$937	\$274	30.35%
39	OHIO STATE LIFE INSURANCE COMPANY THE	0.00%	44	2	\$156	\$0	\$0	\$78	0.00%
40	PHYSICIANS LIFE INSURANCE COMPANY	35.07%	1	6,880	\$3,539,056	\$0	\$3,629,799	\$32,698	102.56%
41	PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE	0.00%	48	1	\$0	\$0	\$0	\$0	N/A
42	RELIABLE LIFE INSURANCE COMPANY	23.58%	2	12,741	\$2,379,551	\$0	\$1,324,846	\$21,549	55.68%
43	RESERVE NATIONAL INSURANCE COMPANY	0.06%	26	30	\$6,399	\$0	\$2,114	\$73	33.04%
44	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.02%	36	27	\$2,474	\$0	\$30,000	\$70	1212.61%
45	STONEBRIDGE LIFE INSURANCE COMPANY	1.70%	10	555	\$171,573	\$0	\$248,184	\$2,184	144.65%
46	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.01%	39	7	\$1,114	\$0	\$0	\$18	0.00%
47	TRUSTMARK INSURANCE COMPANY	0.06%	25	16	\$6,485	\$0	\$2,632	\$120	40.59%
48	UNION FIDELITY LIFE INSURANCE COMPANY	0.05%	28	39	\$5,074	\$0	\$17,148	\$76	337.96%
49	UNITED AMERICAN INSURANCE COMPANY	0.03%	34	6	\$2,986	\$0	\$0	\$59	0.00%
50	UNITED FIDELITY LIFE INSURANCE COMPANY	0.06%	27	129	\$6,327	\$0	\$0	\$622	0.00%
51	UNITED HERITAGE LIFE INSURANCE COMPANY	4.58%	5	820	\$461,880	\$0	\$323,400	\$3,977	70.02%
52	UNITED HOME LIFE INSURANCE COMPANY	1.46%	12	171	\$147,158	\$0	\$0	\$2,031	0.00%
53	UNITED INSURANCE COMPANY OF AMERICA	0.08%	23	19	\$7,978	\$0	\$0	\$57	0.00%
54	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.04%	32	21,716	\$3,534	\$0	\$0	\$170,949	0.00%
55	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	48	1	\$0	\$0	\$0	\$0	N/A
56	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	45	3	\$132	\$7	\$659	\$8	504.55%
57	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	3.12%	6	595	\$314,693	\$27,771	\$244,613	\$3,346	86.56%
58	WESTERN CATHOLIC UNION	0.04%	31	23	\$3,814	\$0	\$16,542	\$179	433.72%
TOTAL		100.00%		53,918	\$10,092,708	\$27,778	\$7,830,401	\$286,901	77.86%

MISSOURI INDIVIDUAL GRADED DEATH BENEFITS INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

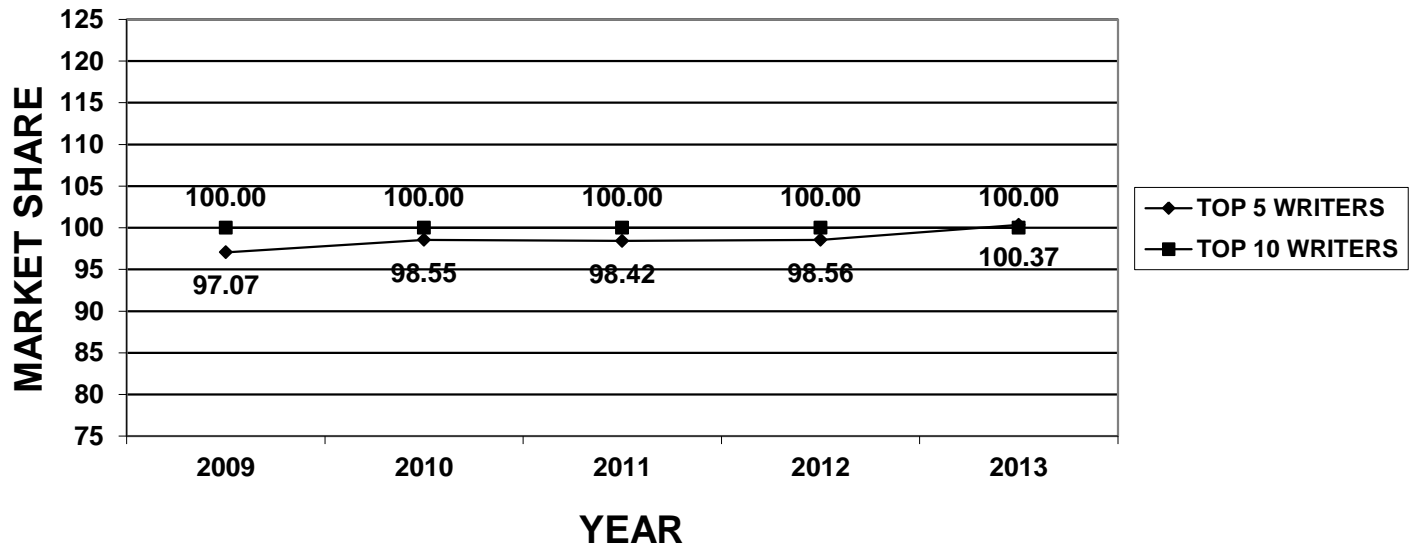


**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL CREDIT LIFE**

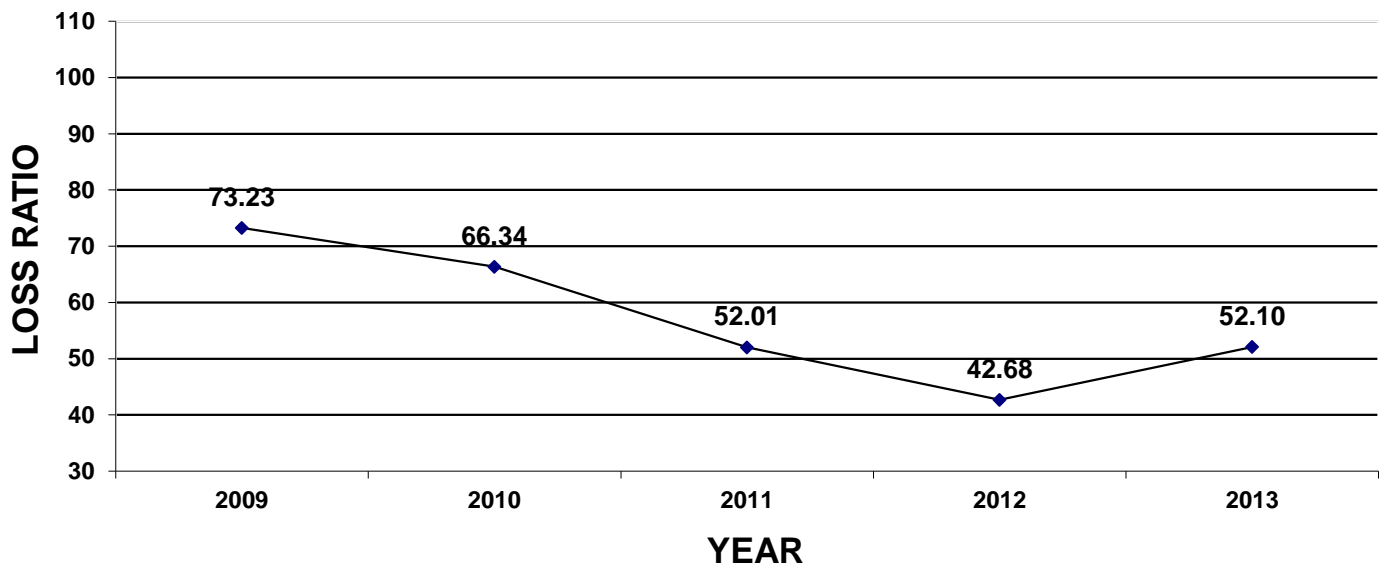
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN FEDERATED LIFE INSURANCE COMPAN	36.98%	2	15,572	\$449,748	\$0	\$340,108	\$42,794	75.62%
2	AMERICAN NATIONAL INSURANCE COMPANY	46.01%	1	6,131	\$559,653	\$0	\$190,145	\$43,754	33.98%
3	AMERICAN UNDERWRITERS LIFE INSURANCE COM	0.29%	6	82	\$3,478	\$0	\$0	\$478	0.00%
4	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	6.95%	3	1	\$84,538	\$0	\$1,530	\$3	1.81%
5	CHEROKEE NATIONAL LIFE INSURANCE COMPANY	5.23%	4	1,029	\$63,583	\$0	\$32,315	\$5,920	50.82%
6	MIDWEST NATIONAL LIFE INSURANCE COMPANY C	0.00%	7	42	-\$5	\$0	\$0	\$127	0.00%
7	PROTECTIVE LIFE INSURANCE COMPANY	5.20%	5	640	\$63,235	\$0	\$45,689	\$7,729	72.25%
8	SHELTER LIFE INSURANCE COMPANY	0.00%	7	\$138	-\$7,946	\$0	\$23,865	\$947	-300.34%
TOTAL		100.00%		\$23,635	\$1,216,284	\$0	\$633,652	\$101,752	52.10%

MISSOURI INDIVIDUAL CREDIT LIFE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE LIFE**

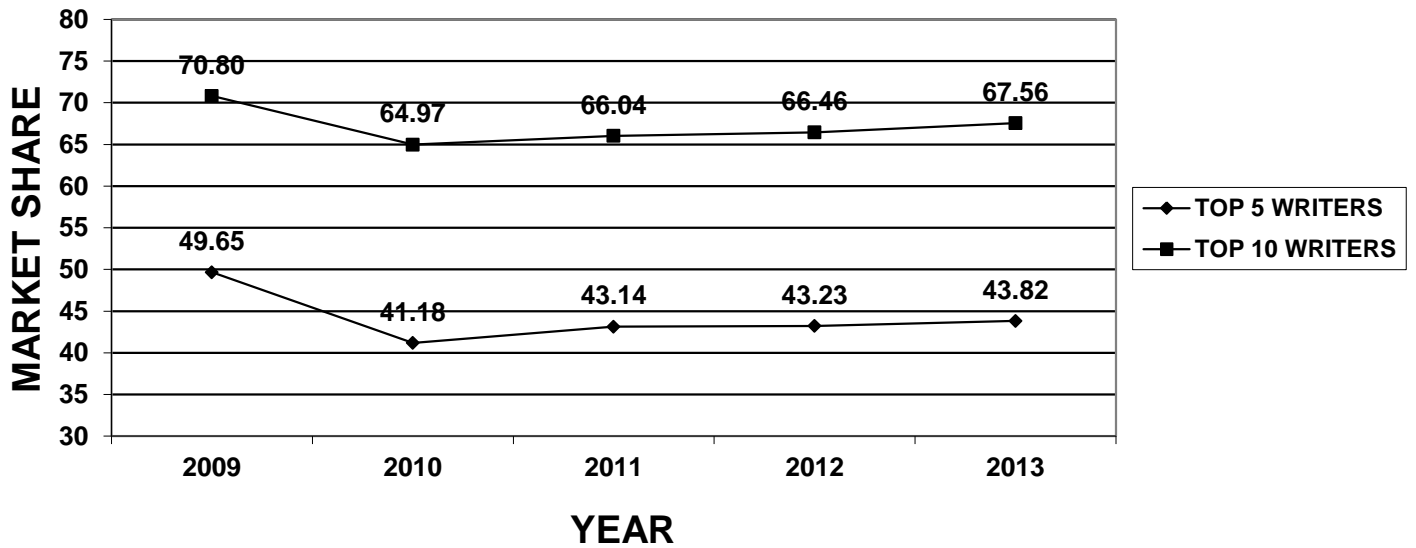
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.01%	57	17	\$22,515	\$0	\$0	\$3,436	0.00%
2	ALLSTATE LIFE INSURANCE COMPANY OF NEW YOR	0.00%	68	0	\$1,600	\$0	\$0	\$0	0.00%
3	AMERICAN FAMILY LIFE INSURANCE COMPANY	1.23%	23	2,100	\$1,899,436	\$0	\$1,125,537	\$280,125	59.26%
4	AMERICAN GENERAL LIFE INSURANCE CO	2.12%	14	2,055	\$3,260,913	\$0	\$3,851,003	\$550,705	118.10%
5	AMERICAN NATIONAL INSURANCE COMPANY	0.16%	42	323	\$246,912	\$0	\$415,527	\$88,150	168.29%
6	AMERICAN UNITED LIFE INSURANCE COMPANY	0.18%	40	174	\$279,735	\$0	\$370,599	\$55,002	132.48%
7	AMERITAS LIFE INSURANCE CORP	0.00%	69	692	\$0	\$0	\$0	\$115,345	N/A
8	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.01%	59	13	\$12,489	\$0	\$10,884	\$2,636	87.15%
9	AXA EQUITABLE LIFE INSURANCE COMPANY	10.48%	1	7,688	\$16,148,313	\$0	\$35,408,195	\$2,994,550	219.27%
10	BANNER LIFE INSURANCE COMPANY	0.00%	64	6	\$4,546	\$0	\$0	\$3,699	0.00%
11	C M LIFE INSURANCE COMPANY	0.39%	33	358	\$600,700	\$0	\$300,000	\$94,298	49.94%
12	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	69	9	\$0	\$0	\$0	\$1,564	N/A
13	CMFG LIFE INSURANCE COMPANY	0.32%	35	569	\$492,607	\$73,392	\$1,014,919	\$65,209	220.93%
14	COLUMBUS LIFE INSURANCE COMPANY	0.02%	54	8	\$27,070	\$0	\$89,805	\$3,452	331.75%
15	COMMONWEALTH ANNUITY AND LIFE INSURANCE CI	0.35%	34	678	\$537,177	\$0	\$1,804,753	\$135,913	335.97%
16	CONNECTICUT GENERAL LIFE INS CO	0.02%	55	10	\$25,481	\$0	\$84,831	\$2,878	332.92%
17	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.01%	58	30	\$20,324	\$0	\$23,331	\$2,820	114.80%
18	FARMERS NEW WORLD LIFE INSURANCE COMPANY	1.29%	20	2,666	\$1,982,761	\$0	-\$57,473	\$310,469	-2.90%
19	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.00%	69	1	\$0	\$0	\$0	\$54	N/A
20	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMI	0.00%	69	7	\$0	\$0	\$0	\$274	N/A
21	FIRST INVESTORS LIFE INSURANCE COMPANY	0.06%	47	232	\$89,708	\$0	\$110,671	\$12,143	123.37%
22	GENERAL AMERICAN LIFE INSURANCE COMPANY	2.89%	11	4,334	\$4,452,401	\$1,402,435	\$2,164,990	\$851,942	80.12%
23	GENWORTH LIFE AND ANNUITY INSURANCE COMPAN	0.17%	41	216	\$261,647	\$0	\$669,691	\$44,332	255.95%
24	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN	0.02%	53	9	\$33,852	\$0	\$0	\$2,605	0.00%
25	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.20%	38	133	\$303,711	\$0	\$0	\$27,446	0.00%
26	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	8.82%	3	3,787	\$13,582,832	\$0	\$7,421,422	\$1,295,010	54.64%
27	HARTFORD LIFE INSURANCE COMPANY	0.25%	37	11,673	\$385,818	\$0	\$3,215,014	\$1,179,990	833.30%
28	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.00%	69	6	\$0	\$0	\$0	\$477	N/A
29	INTEGRITY LIFE INSURANCE COMPANY	0.01%	60	20	\$10,425	\$0	\$77,246	\$2,151	740.97%
30	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.15%	43	47	\$238,338	\$0	\$100,000	\$29,788	41.96%
31	KANSAS CITY LIFE INSURANCE COMPANY	0.30%	36	287	\$469,613	\$0	\$324,873	\$81,906	69.18%
32	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.01%	62	13	\$7,833	\$0	\$0	\$1,212	0.00%
33	LINCOLN BENEFIT LIFE COMPANY	0.74%	26	782	\$1,132,291	\$0	\$551,977	\$207,828	48.75%
34	LINCOLN NATIONAL LIFE INSURANCE COMPANY	7.56%	4	5,281	\$11,644,937	\$0	\$27,770,581	\$1,667,677	238.48%
35	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPA	0.56%	28	504	\$857,080	\$0	\$54,914	\$165,759	6.41%
36	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.19%	39	348	\$295,012	\$0	\$1,656,698	\$111,681	561.57%
37	METLIFE INVESTORS INSURANCE COMPANY	0.00%	63	19	\$7,023	\$0	\$0	\$12,342	0.00%
38	METROPOLITAN LIFE INSURANCE COMPANY	3.01%	10	4,796	\$4,630,048	\$0	\$7,969,103	\$768,546	172.12%
39	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.14%	44	417	\$211,815	\$0	\$555,764	\$37,236	262.38%
40	MINNESOTA LIFE INSURANCE COMPANY	9.82%	2	2,834	\$15,128,862	\$0	\$5,782,232	\$1,356,988	38.22%
41	MML BAY STATE LIFE INSURANCE COMPANY	0.52%	30	724	\$805,534	\$0	\$973,812	\$113,603	120.89%
42	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	69	10	\$0	\$0	\$0	\$1,596	N/A
43	MONY LIFE INSURANCE COMPANY OF AMERICA	1.72%	17	586	\$2,646,184	\$0	\$553,323	\$201,878	20.91%
44	NATIONAL LIFE INSURANCE COMPANY	0.04%	50	52	\$54,607	\$0	\$76,435	\$11,862	139.97%
45	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPA	2.66%	12	345	\$4,092,543	\$0	\$724,991	\$382,868	17.71%
46	NATIONWIDE LIFE INSURANCE COMPANY	2.36%	13	1,391	\$3,632,531	\$0	\$6,364,766	\$502,398	175.22%
47	NEW ENGLAND LIFE INSURANCE COMPANY	0.44%	32	1,749	\$673,823	\$0	\$5,559,456	\$481,748	825.06%
48	NEW YORK LIFE INSURANCE AND ANNUITY CORPOR	0.02%	56	88	\$23,553	\$0	\$5,935	\$3,663	25.20%
49	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAN	6.85%	6	3,671	\$10,556,080	\$2,210,130	\$11,749,036	\$884,953	132.24%
50	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.72%	27	549	\$1,108,911	\$0	\$908,087	\$148,646	81.89%
51	PACIFIC LIFE INSURANCE COMPANY	7.13%	5	1,366	\$10,983,907	\$0	\$3,034,037	\$828,435	27.62%
52	PHILADELPHIA FINANCIAL LIFE ASSURANCE COMPAN	0.00%	69	4	\$0	\$0	\$0	\$22,500	N/A
53	PHL VARIABLE INSURANCE COMPANY	0.53%	29	289	\$809,233	\$0	\$932,617	\$123,139	115.25%
54	PHOENIX LIFE AND ANNUITY COMPANY	0.00%	65	7	\$4,200	\$0	\$169,659	\$6,867	4039.50%
55	PHOENIX LIFE INSURANCE COMPANY	0.82%	25	1,190	\$1,265,306	\$0	\$3,620,073	\$495,007	286.10%
56	PROTECTIVE LIFE INSURANCE COMPANY	0.84%	24	1,138	\$1,288,784	\$0	\$10,874,163	\$280,529	843.75%
57	PRUCO LIFE INSURANCE COMPANY	4.40%	8	8,254	\$6,773,860	\$0	\$10,220,609	\$856,705	150.88%
58	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPOR	0.03%	51	32	\$53,482	\$0	\$357,889	\$9,940	669.18%
59	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	5.09%	7	11,848	\$7,843,746	\$541,075	\$16,586,648	\$937,322	218.36%
60	RELIASTAR LIFE INSURANCE COMPANY	1.57%	18	984	\$2,418,208	\$0	\$1,385,014	\$289,135	57.27%
61	RELIASTAR LIFE INSURANCE COMPANY OF NEW YOI	0.00%	67	4	\$2,027	\$0	\$0	\$150	0.00%
62	RIVERSOURCE LIFE INSURANCE COMPANY	4.39%	9	3,029	\$6,759,138	\$0	\$6,900,516	\$898,274	102.09%
63	SECURITY LIFE OF DENVER INSURANCE COMPANY	1.28%	21	363	\$1,966,097	\$0	\$2,387,897	\$425,440	121.45%
64	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	66	7	\$3,758	\$0	\$11,705	\$1,500	311.47%
65	STATE FARM LIFE INSURANCE COMPANY	1.25%	22	2,235	\$1,926,167	\$0	\$1,462,993	\$310,643	75.95%
66	SUN LIFE ASSURANCE OF CANADA (US)	0.00%	69	234	\$0	\$0	\$0	\$217,354	N/A
67	SYMETRA LIFE INSURANCE COMPANY	0.05%	48	62	\$76,662	\$0	\$44,225	\$8,590	57.69%
68	THRIVENT FINANCIAL FOR LUTHERANS	1.35%	19	1,551	\$2,072,022	\$0	\$563,578	\$253,934	27.20%
69	THRIVENT LIFE INSURANCE COMPANY	0.06%	46	108	\$89,884	\$0	\$131,189	\$13,845	145.95%
70	TRANSAMERICA ADVISORS LIFE INSURANCE COMPA	0.02%	52	192	\$35,142	\$0	\$1,069,619	\$47,877	3043.71%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE LIFE**

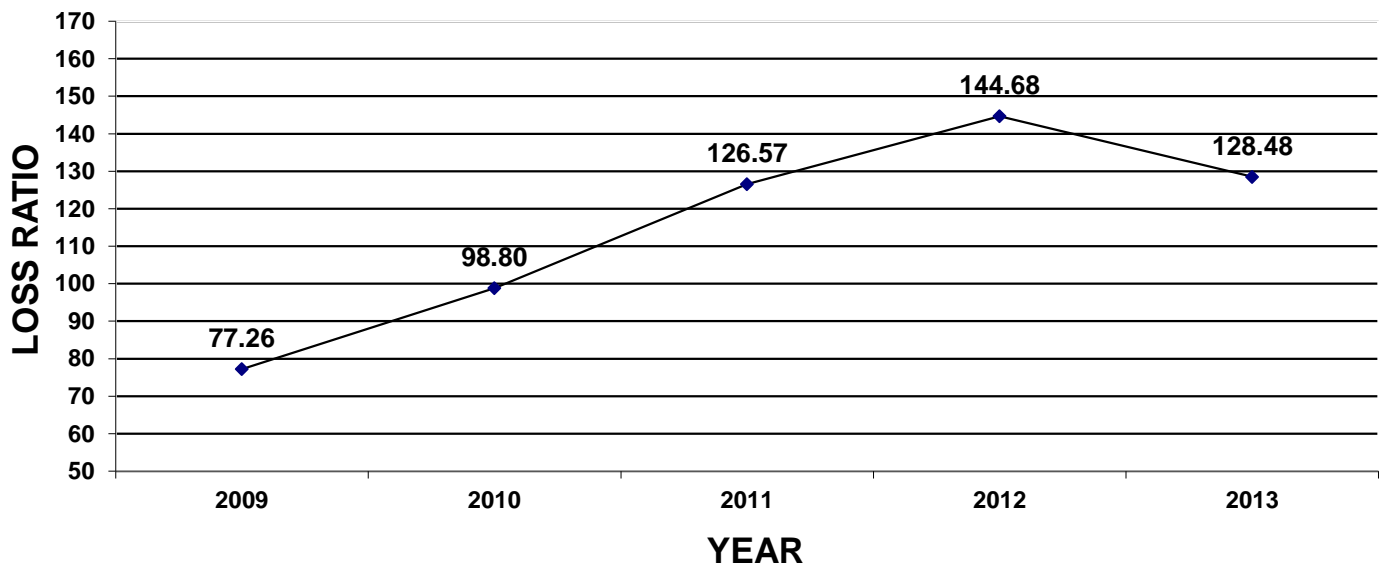
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP/	0.01%	61	8	\$9,661	\$0	\$0	\$2,051	0.00%
72	TRANSAMERICA LIFE INSURANCE COMPANY	0.12%	45	517	\$188,753	\$0	\$650,202	\$194,379	344.47%
73	UNION CENTRAL LIFE INSURANCE COMPANY	0.00%	69	132	\$0	\$0	\$0	\$26,390	N/A
74	UNION SECURITY INSURANCE COMPANY	0.46%	31	771	\$703,186	\$0	\$295,508	\$109,093	42.02%
75	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.04%	49	61	\$60,977	\$0	\$210,319	\$18,719	344.92%
76	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	1.88%	16	1,812	\$2,891,092	\$0	\$2,878,172	\$459,987	99.55%
77	ZURICH AMERICAN LIFE INSURANCE COMPANY	1.88%	15	52	\$2,896,627	\$0	\$94,511	\$28,853	3.26%
TOTAL		100.00%		98,557	\$154,021,510	\$4,227,032	\$193,664,071	\$22,167,511	128.48%

MISSOURI INDIVIDUAL VARIABLE LIFE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INSURANCE COMPANY	0.04%	90	42	\$329,182	\$0	\$35,454	\$0	10.77%
2	ACACIA LIFE INSURANCE CO	0.00%	221	48	\$0	\$0	\$184,495	\$0	N/A
3	AETNA LIFE INSURANCE COMPANY	0.00%	221	0	\$0	\$0	\$177,071	\$0	N/A
4	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AM	0.03%	96	2,732	\$276,851	\$0	\$12,725,962	\$0	4596.68%
5	ALLSTATE ASSURANCE COMPANY	0.00%	221	1	\$0	\$0	\$1,574	\$0	N/A
6	ALLSTATE LIFE INSURANCE COMPANY	0.05%	83	2,066	\$391,375	\$0	\$16,171,460	\$0	4131.96%
7	ALLSTATE LIFE INSURANCE COMPANY OF NEW YO	0.00%	221	2	\$0	\$0	\$6,051	\$0	N/A
8	AMERICAN AMICABLE LIFE INSURANCE COMPANY (	0.01%	124	77	\$68,128	\$0	\$0	\$0	0.00%
9	AMERICAN BANKERS LIFE ASSURANCE OF FLORID	0.00%	201	16	\$637	\$0	\$0	\$0	0.00%
10	AMERICAN EQUITY INVESTMENT LIFE INSURANCE (	0.27%	50	1,004	\$2,247,661	\$0	\$6,009,361	\$0	267.36%
11	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.31%	44	1,658	\$2,529,717	\$0	\$2,492,569	\$0	98.53%
12	AMERICAN FIDELITY ASSURANCE COMPANY	0.13%	68	1,858	\$1,100,000	\$0	\$1,444,154	\$0	131.29%
13	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.01%	118	15	\$115,685	\$0	\$77,442	\$0	66.94%
14	AMERICAN GENERAL LIFE INSURANCE CO	1.79%	14	11,146	\$14,680,333	\$4,060	\$62,265,371	\$0	424.17%
15	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.00%	174	29	\$3,900	\$0	\$24,305	\$0	623.21%
16	AMERICAN HOME LIFE INSURANCE COMPANY	0.01%	133	94	\$45,446	\$0	\$20,410	\$0	44.91%
17	AMERICAN INCOME LIFE INSURANCE CO	0.00%	221	14	\$0	\$0	\$0	\$0	N/A
18	AMERICAN LIFE & SECURITY CORP	0.00%	221	7	\$0	\$0	\$0	\$0	N/A
19	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.01%	127	360	\$54,728	\$0	\$124,618	\$0	227.70%
20	AMERICAN NATIONAL LIFE INSURANCE COMPANY	0.91%	30	3,014	\$7,428,269	\$0	\$19,927,487	\$0	268.27%
21	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	194	10	\$1,400	\$0	\$0	\$0	0.00%
22	AMERICAN RETIREMENT LIFE INSURANCE COMPAN	0.00%	221	124	\$0	\$0	\$119,864	\$0	N/A
23	AMERICAN UNDERWRITERS LIFE INSURANCE COMI	0.01%	125	10	\$61,801	\$0	\$62,000	\$0	100.32%
24	AMERICAN UNITED LIFE INSURANCE COMPANY	0.05%	85	373	\$390,916	\$92	\$1,351,847	\$0	345.84%
25	AMERICO FINANCIAL LIFE AND ANNUITY INSURANC	0.00%	199	115	\$882	\$0	\$245,155	\$0	27795.35%
26	AMERITAS LIFE INSURANCE CORP	0.04%	89	71	\$337,236	\$277	\$556,056	\$0	164.97%
27	AMICA LIFE INSURANCE COMPANY	0.00%	167	8	\$6,000	\$0	\$52,084	\$0	868.07%
28	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.03%	104	175	\$218,645	\$0	\$168,753	\$0	77.18%
29	ASSURED LIFE ASSOCIATION	0.00%	207	6	\$412	\$0	\$1,139	\$0	276.46%
30	ASSURITY LIFE INSURANCE COMPANY	0.01%	123	209	\$80,004	\$0	\$419,361	\$0	524.18%
31	ATHENE ANNUITY & LIFE ASSURANCE COMPANY C	0.00%	159	242	\$9,800	\$0	\$1,788,008	\$0	18244.98%
32	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	1.36%	20	1,084	\$11,178,989	\$0	\$1,394,329	\$0	12.47%
33	ATHENE ANNUITY AND LIFE COMPANY	0.26%	53	10,907	\$2,109,599	\$0	\$15,675,463	\$0	743.05%
34	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	221	54	\$0	\$0	\$54,845	\$0	N/A
35	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	143	16	\$20,000	\$0	\$0	\$0	0.00%
36	AUTO OWNERS LIFE INSURANCE COMPANY	0.22%	59	1,471	\$1,772,115	\$0	\$1,237,604	\$0	69.84%
37	AXA EQUITABLE LIFE INSURANCE COMPANY	0.02%	109	391	\$166,314	\$354	\$1,600,078	\$0	962.30%
38	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	221	5	\$0	\$0	\$0	\$0	N/A
39	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	172	0	\$4,730	\$0	\$0	\$0	0.00%
40	BANKERS LIFE AND CASUALTY COMPANY	0.26%	51	3,677	\$2,155,742	\$0	\$15,743,163	\$0	730.29%
41	BANKERS LIFE INSURANCE COMPANY	0.16%	65	219	\$1,314,266	\$0	\$20,305	\$0	1.54%
42	BANNER LIFE INSURANCE COMPANY	0.00%	221	1	\$0	\$0	\$52,506	\$0	N/A
43	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	221	21	\$0	\$0	\$379,046	\$0	N/A
44	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	193	29	\$1,409	\$0	\$1,590	\$0	112.85%
45	C M LIFE INSURANCE COMPANY	1.14%	25	2,626	\$9,313,335	\$0	\$12,071,375	\$0	129.61%
46	CANADA LIFE ASSURANCE COMPANY	0.00%	221	89	\$0	\$0	\$1,039,305	\$0	N/A
47	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.01%	132	1,650	\$49,023	\$0	\$822,445	\$0	1677.67%
48	CAPITOL LIFE INSURANCE COMPANY	0.02%	105	30	\$196,626	\$0	\$134,221	\$0	68.26%
49	CATHOLIC FINANCIAL LIFE	0.02%	108	454	\$172,890	\$0	\$143,915	\$0	83.24%
50	CATHOLIC HOLY FAMILY SOCIETY	0.06%	80	238	\$474,846	\$0	\$150,288	\$0	31.65%
51	CATHOLIC ORDER OF FORESTERS	0.00%	161	66	\$8,175	\$0	\$38,295	\$0	468.44%
52	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	221	9	\$0	\$0	\$132	\$0	N/A
53	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	164	122	\$7,114	\$0	\$48,818	\$0	686.22%
54	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	210	1	\$302	\$0	\$310	\$0	102.65%
55	CENTURION LIFE INSURANCE COMPANY	0.00%	221	739	\$0	\$0	\$3,244,108	\$0	N/A
56	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	221	8	\$0	\$0	\$21,213	\$0	N/A
57	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	206	6	\$460	\$0	\$0	\$0	0.00%
58	CHURCH LIFE INSURANCE CORPORATION	0.02%	106	33	\$186,500	\$0	\$8,301	\$0	4.45%
59	CICA LIFE INSURANCE COMPANY OF AMERICA	0.06%	79	198	\$500,077	\$0	\$11,289	\$0	2.26%
60	CINCINNATI LIFE INSURANCE COMPANY THE	0.07%	76	328	\$550,582	\$0	\$944,023	\$0	171.46%
61	CMFG LIFE INSURANCE COMPANY	0.24%	57	313	\$1,932,974	\$0	\$4,320,530	\$0	223.52%
62	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.00%	221	1	\$0	\$0	\$0	\$0	N/A
63	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	221	1	\$0	\$0	\$118,546	\$0	N/A
64	COLORADO BANKERS LIFE INS CO	0.06%	77	945	\$505,187	\$0	\$299,099	\$0	59.21%
65	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	197	1	\$1,100	\$0	\$0	\$0	0.00%
66	COLUMBUS LIFE INSURANCE COMPANY	3.97%	7	2,553	\$32,591,298	\$0	\$9,146,305	\$0	28.06%
67	COMBINED INSURANCE CO OF AMERICA	0.00%	221	3	\$0	\$0	\$0	\$0	N/A
68	COMMONWEALTH ANNUITY AND LIFE INSURANCE (	0.01%	134	58	\$41,361	\$0	\$45,751	\$0	110.61%
69	CONNECTICUT GENERAL LIFE INS CO	0.00%	221	177	\$0	\$0	\$1,997,274	\$0	N/A

2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	CONSECO LIFE INSURANCE CO	0.00%	176	112	\$3,580	\$0	\$259,559	\$0	7250.25%
71	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	202	14	\$600	\$0	\$5,729	\$0	954.83%
72	CONTINENTAL ASSURANCE COMPANY	0.00%	144	73	\$18,835	\$0	\$222,821	\$0	1183.02%
73	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	171	83	\$5,100	\$0	\$265,882	\$0	5213.37%
74	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.13%	71	475	\$1,079,699	\$0	\$2,440,464	\$0	226.03%
75	COUNTRY LIFE INSURANCE COMPANY	0.00%	217	6	\$150	\$562	\$0	\$0	374.67%
76	CROATIAN FRATERNAL UNION OF AMERICA	0.01%	129	31	\$53,000	\$0	\$18,045	\$0	34.05%
77	CSA FRATERNAL LIFE	0.00%	177	4	\$3,177	\$0	\$46,495	\$0	1463.49%
78	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.00%	221	90	\$0	\$0	\$1,345,696	\$0	N/A
79	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	182	45	\$2,422	\$0	\$1,737	\$0	71.72%
80	ELCO MUTUAL LIFE AND ANNUITY	0.14%	67	126	\$1,154,937	\$0	\$117,364	\$0	10.16%
81	EMC NATIONAL LIFE COMPANY	0.05%	84	397	\$391,345	\$0	\$45,628	\$0	11.66%
82	EQUITRUST LIFE INSURANCE COMPANY	0.00%	221	10	\$0	\$0	\$68,025	\$0	N/A
83	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.03%	99	2,364	\$253,035	\$0	\$2,099,933	\$0	829.90%
84	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	221	540	\$0	\$0	\$358,464	\$0	N/A
85	FARM BUREAU LIFE INSURANCE COMPANY OF MIS	1.40%	18	3,829	\$11,476,600	\$0	\$5,244,506	\$0	45.70%
86	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.20%	61	2,323	\$1,633,827	\$0	\$4,987,844	\$0	305.29%
87	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	142	10	\$23,448	\$0	\$235,948	\$0	1006.26%
88	FEDERATED LIFE INSURANCE COMPANY	0.33%	43	309	\$2,671,676	\$0	\$588,763	\$0	22.04%
89	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.00%	221	1,293	\$0	\$0	\$3,992,900	\$0	N/A
90	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.00%	221	1	\$0	\$0	\$3,000	\$0	N/A
91	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.86%	31	5,129	\$7,033,719	\$0	\$2,847,072	\$0	40.48%
92	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF	0.00%	163	13	\$7,570	\$0	\$0	\$0	0.00%
93	FIRST CATHOLIC SLOVAK UNION OF THE UNITED S	0.01%	130	6	\$51,000	\$0	\$0	\$0	\$0
94	FIRST GUARANTY INSURANCE COMPANY	0.01%	119	40	\$107,533	\$0	\$7,404	\$0	6.89%
95	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	149	16	\$15,000	\$0	\$19,581	\$0	130.54%
96	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.00%	157	128	\$10,000	\$0	\$482,570	\$0	4825.70%
97	FUNERAL DIRECTORS LIFE INSURANCE CO	0.18%	64	982	\$1,477,404	\$0	\$801,906	\$0	54.28%
98	GBU FINANCIAL LIFE	0.26%	52	128	\$2,113,540	\$0	\$353,063	\$0	16.70%
99	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.00%	148	495	\$15,165	\$36	\$2,874,474	\$0	18954.90%
100	GENWORTH LIFE AND ANNUITY INSURANCE COMP	0.00%	140	686	\$25,823	\$0	\$11,470,050	\$0	44417.96%
101	GENWORTH LIFE INSURANCE COMPANY	1.43%	17	1,033	\$11,729,884	\$0	\$16,804,721	\$0	143.26%
102	GLENER LIFE INSURANCE SOCIETY	0.04%	94	313	\$304,954	\$0	\$1,231,630	\$0	403.87%
103	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	221	0	\$0	\$0	\$2,095	\$0	N/A
104	GOLDEN RULE INSURANCE COMPANY	0.02%	112	624	\$142,581	\$0	\$531,362	\$0	372.67%
105	GOVERNMENT PERSONNEL MUTUAL LIFE INSURAN	0.00%	183	0	\$2,400	\$0	\$5,192	\$0	216.33%
106	GREAT AMERICAN LIFE INSURANCE COMPANY	0.84%	32	2,039	\$6,931,148	\$0	\$6,488,916	\$0	93.62%
107	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	155	36	\$12,086	\$0	\$8,683	\$0	71.84%
108	GREAT WESTERN INSURANCE COMPANY	0.00%	141	3	\$24,789	\$0	\$37,500	\$0	151.28%
109	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN	0.25%	54	124	\$2,022,072	\$0	\$14,214	\$0	0.70%
110	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.00%	191	18	\$1,479	\$0	\$3,816	\$0	258.01%
111	GUARANTY INCOME LIFE INSURANCE COMPANY	0.04%	88	160	\$345,738	\$0	\$265,230	\$0	76.71%
112	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.52%	40	50	\$4,293,553	\$0	\$0	\$0	0.00%
113	GUGGENHEIM LIFE AND ANNUITY COMPANY	1.15%	24	229	\$9,462,969	\$0	\$1,499,746	\$0	15.85%
114	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	0.99%	28	142	\$8,100,009	\$0	\$5,203,222	\$0	64.24%
115	HARTFORD LIFE INSURANCE COMPANY	0.54%	39	142	\$4,452,306	\$0	\$4,623,079	\$0	103.84%
116	HERITAGE UNION LIFE INSURANCE COMPANY	0.00%	212	1	\$275	\$0	\$0	\$0	0.00%
117	HOMESTEADERS LIFE COMPANY	0.00%	136	0	\$35,259	\$0	\$38,730	\$0	109.84%
118	HORACE MANN LIFE INSURANCE COMPANY	0.43%	41	2,012	\$3,566,040	\$0	\$2,371,439	\$0	66.50%
119	HUMANADENTAL INSURANCE COMPANY	0.00%	156	27	\$10,955	\$0	\$0	\$0	0.00%
120	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	221	1	\$0	\$0	\$2,618	\$0	N/A
121	IDEALIFE INSURANCE COMPANY	0.00%	205	11	\$492	\$0	\$0	\$0	0.00%
122	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.00%	147	262	\$15,850	\$0	\$243,496	\$0	1536.25%
123	INDEPENDENT ORDER OF FORESTERS THE	0.00%	184	143	\$2,250	\$0	\$537,542	\$0	23890.76%
124	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH &	0.00%	221	21	\$0	\$0	\$1,579	\$0	N/A
125	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL	0.00%	221	1	\$0	\$0	\$7,395	\$0	N/A
126	ING LIFE INSURANCE AND ANNUITY COMPANY	0.04%	87	1,044	\$349,569	\$0	\$1,535,873	\$0	439.36%
127	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.04%	91	1,689	\$326,489	\$0	\$11,647,153	\$0	3567.40%
128	INTEGRITY LIFE INSURANCE COMPANY	0.28%	48	431	\$2,336,482	\$0	\$3,574,494	\$0	152.99%
129	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	180	14	\$2,846	\$0	\$5,142	\$0	180.67%
130	INVESTORS LIFE INSURANCE COMPANY OF NORTH	0.00%	221	64	\$0	\$0	\$647,873	\$0	N/A
131	JACKSON NATIONAL LIFE INSURANCE COMPANY	1.05%	27	7,481	\$8,619,454	\$0	\$29,464,270	\$0	341.83%
132	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.31%	45	61	\$2,507,012	\$0	\$26,102	\$0	1.04%
133	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	218	29	\$130	\$0	\$49,197	\$0	37843.85%
134	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.04%	92	1,656	\$321,447	\$0	\$10,727,888	\$0	3337.37%
135	KANSAS CITY LIFE INSURANCE COMPANY	2.18%	11	3,218	\$17,917,477	\$4,153	\$27,713,016	\$0	154.69%
136	LAFAYETTE LIFE INSURANCE COMPANY THE	0.01%	131	15	\$50,000	\$0	\$111,953	\$0	223.91%
137	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	1.08%	26	342	\$8,844,037	\$0	\$3,457,436	\$0	39.09%

2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.03%	103	167	\$226,115	\$0	\$233,674	\$0	103.34%
139	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	221	48	\$0	\$0	\$1,455,582	\$0	N/A
140	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.06%	81	173	\$468,117	\$0	\$653,620	\$0	139.63%
141	LIFESECURE INSURANCE COMPANY	0.00%	179	59	\$2,900	\$0	\$155,039	\$0	5346.17%
142	LINCOLN BENEFIT LIFE COMPANY	0.19%	62	1,168	\$1,577,030	\$0	\$13,587,045	\$0	861.56%
143	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.01%	128	356	\$53,901	\$0	\$53,098	\$0	98.51%
144	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	221	63	\$0	\$0	\$94,962	\$0	N/A
145	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.81%	36	9,084	\$6,604,900	\$0	\$10,291,519	\$0	155.82%
146	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	215	36	\$204	\$0	\$796,392	\$0	390388.24%
147	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	186	15	\$2,000	\$0	\$17,165	\$0	858.25%
148	MADISON NATIONAL LIFE INSURANCE COMPANY IN	0.04%	93	871	\$320,236	\$0	\$328,041	\$0	102.44%
149	MANHATTAN LIFE INSURANCE COMPANY	0.00%	221	2	\$0	\$0	\$19,273	\$0	N/A
150	MANHATTAN NATIONAL LIFE INSURANCE COMPAN	0.00%	165	63	\$7,097	\$0	\$43,250	\$0	609.41%
151	MASSACHUSETTS MUTUAL LIFE INSURANCE COMP	4.25%	5	1,529	\$34,877,890	\$54,156	\$22,579,745	\$0	64.89%
152	MEDICO CORP LIFE INSURANCE COMPANY	0.00%	221	0	\$0	\$0	-\$13,018	\$0	N/A
153	MEGA LIFE AND HEALTH INSURANCE COMPANY TH	0.00%	195	52	\$1,223	\$0	\$2,184	\$0	178.58%
154	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.19%	63	2,290	\$1,523,201	\$0	\$18,916,611	\$0	1241.90%
155	METLIFE INVESTORS INSURANCE COMPANY	0.02%	111	2	\$152,837	\$0	\$12,775,497	\$0	8358.90%
156	METLIFE INVESTORS USA INSURANCE COMPANY	2.86%	9	2,589	\$23,483,553	\$0	\$21,366,102	\$0	90.98%
157	METROPOLITAN LIFE INSURANCE COMPANY	0.10%	74	5,739	\$807,370	\$123	\$1,247,851	\$0	154.57%
158	METROPOLITAN TOWER LIFE INSURANCE COMPAN	0.00%	203	55	\$591	\$0	\$247,805	\$0	41929.78%
159	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.84%	33	950	\$6,905,468	\$58	\$4,552,875	\$0	65.93%
160	MIDWEST NATIONAL LIFE INSURANCE COMPANY OI	0.00%	169	29	\$5,690	\$0	\$10,169	\$0	178.72%
161	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	221	18	\$0	\$0	\$12,792	\$0	N/A
162	MINNESOTA LIFE INSURANCE COMPANY	0.20%	60	481	\$1,636,890	\$0	\$2,796,343	\$0	170.83%
163	MODERN WOODMEN OF AMERICA	2.98%	8	7,523	\$24,410,339	\$15,785	\$14,096,679	\$0	57.81%
164	MONUMENTAL LIFE INSURANCE COMPANY	1.38%	19	1,095	\$11,281,842	\$0	\$16,496,698	\$0	146.22%
165	MONY LIFE INSURANCE COMPANY	0.00%	196	16	\$1,197	\$1,609	\$26,552	\$0	2352.63%
166	MONY LIFE INSURANCE COMPANY OF AMERICA	0.02%	114	42	\$130,000	\$0	\$729,785	\$0	561.37%
167	MTL INSURANCE COMPANY	0.00%	154	85	\$12,617	\$0	\$216,365	\$0	1714.87%
168	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.01%	121	15	\$99,000	\$0	\$5,800	\$0	5.86%
169	NATIONAL FARMERS UNION LIFE INSURANCE COMF	0.00%	221	9	\$0	\$0	\$110	\$0	N/A
170	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.00%	137	122	\$31,084	\$0	\$70,730	\$0	227.54%
171	NATIONAL LIFE INSURANCE COMPANY	0.00%	146	120	\$16,200	\$16,885	\$623,012	\$0	3949.98%
172	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.00%	208	314	\$402	\$0	\$9,289,215	\$0	2310750.00%
173	NATIONWIDE LIFE AND ANNUITY INSURANCE COMP	0.01%	116	9	\$118,195	\$0	\$66,053	\$0	55.88%
174	NATIONWIDE LIFE INSURANCE COMPANY	0.93%	29	394	\$7,624,867	\$2,938	\$4,231,879	\$0	55.54%
175	NEW ERA LIFE INSURANCE COMPANY OF THE MIDW	0.00%	221	1	\$0	\$0	\$12,286	\$0	N/A
176	NEW YORK LIFE INSURANCE AND ANNUITY CORPOI	16.88%	1	9,216	\$138,484,609	\$0	\$96,082,344	\$0	69.38%
177	NEW YORK LIFE INSURANCE COMPANY	0.03%	98	614	\$260,111	\$1,297	\$2,691,459	\$0	1035.23%
178	NORTH AMERICAN COMPANY FOR LIFE AND HEALT	0.14%	66	168	\$1,172,575	\$0	\$873,344	\$0	74.48%
179	NORTHWESTERN MUTUAL LIFE INSURANCE COMP/	0.83%	34	559	\$6,817,015	\$43,667	\$3,212,037	\$0	47.76%
180	OCCIDENTAL LIFE INSURANCE COMPANY OF NORT	0.00%	138	61	\$30,857	\$0	\$0	\$0	0.00%
181	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.00%	209	19	\$340	\$0	\$92,703	\$0	27265.59%
182	OHIO NATIONAL LIFE INSURANCE COMPANY THE	1.57%	16	3,154	\$12,887,490	\$37	\$18,020,756	\$0	139.83%
183	OHIO STATE LIFE INSURANCE COMPANY THE	0.00%	221	15	\$0	\$0	\$12,645	\$0	N/A
184	OLD UNITED LIFE INSURANCE COMPANY	0.00%	221	0	\$0	\$0	\$29,325	\$0	N/A
185	OXFORD LIFE INSURANCE COMPANY	0.13%	69	84	\$1,082,113	\$0	\$0	\$0	0.00%
186	OZARK NATIONAL LIFE INSURANCE COMPANY	0.00%	221	60	\$0	\$0	\$746	\$0	N/A
187	PACIFIC LIFE & ANNUITY COMPANY	0.00%	221	77	\$0	\$0	\$1,536,319	\$0	N/A
188	PACIFIC LIFE INSURANCE COMPANY	0.00%	175	145	\$3,890	\$0	\$3,217,094	\$0	82701.65%
189	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	160	3	\$9,545	\$0	\$17,467	\$0	183.00%
190	PEKIN LIFE INSURANCE COMPANY	0.00%	167	49	\$6,000	\$0	\$80,734	\$0	\$13
191	PENN INSURANCE AND ANNUITY COMPANY THE	0.00%	221	22	\$0	\$0	\$83,840	\$0	N/A
192	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.02%	113	920	\$142,241	\$2,592	\$5,631,309	\$0	3960.81%
193	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	153	77	\$13,301	\$0	\$163,631	\$0	1230.22%
194	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.00%	135	32	\$38,200	\$0	\$17,281	\$0	45.24%
195	PHL VARIABLE INSURANCE COMPANY	0.03%	100	4	\$246,872	\$0	\$112,111	\$0	45.41%
196	PHOENIX LIFE INSURANCE COMPANY	0.00%	221	20	\$0	\$109	\$222,949	\$0	N/A
197	PHYSICIANS LIFE INSURANCE COMPANY	0.02%	107	135	\$174,764	\$0	\$105,616	\$0	60.43%
198	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.00%	188	37	\$1,875	\$0	\$58,080	\$0	3097.60%
199	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	151	29	\$13,839	\$0	\$14,432	\$0	104.28%
200	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.03%	102	13	\$227,242	\$0	\$5,055	\$0	2.22%
201	PRIMERICA LIFE INSURANCE COMPANY	0.00%	145	111	\$16,309	\$0	\$0	\$0	0.00%
202	PRINCIPAL LIFE INSURANCE COMPANY	2.34%	10	2,207	\$19,233,174	\$0	\$11,638,896	\$0	60.51%
203	PROTECTIVE LIFE AND ANNUITY INSURANCE COMP	0.00%	221	1	\$0	\$0	\$0	\$0	N/A
204	PROTECTIVE LIFE INSURANCE COMPANY	6.24%	3	1,271	\$51,219,232	\$0	\$5,305,137	\$0	10.36%
205	PROVIDENT LIFE AND ACCIDENT INSURANCE COMF	0.00%	221	2	\$0	\$0	\$1,171	\$0	N/A

2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)

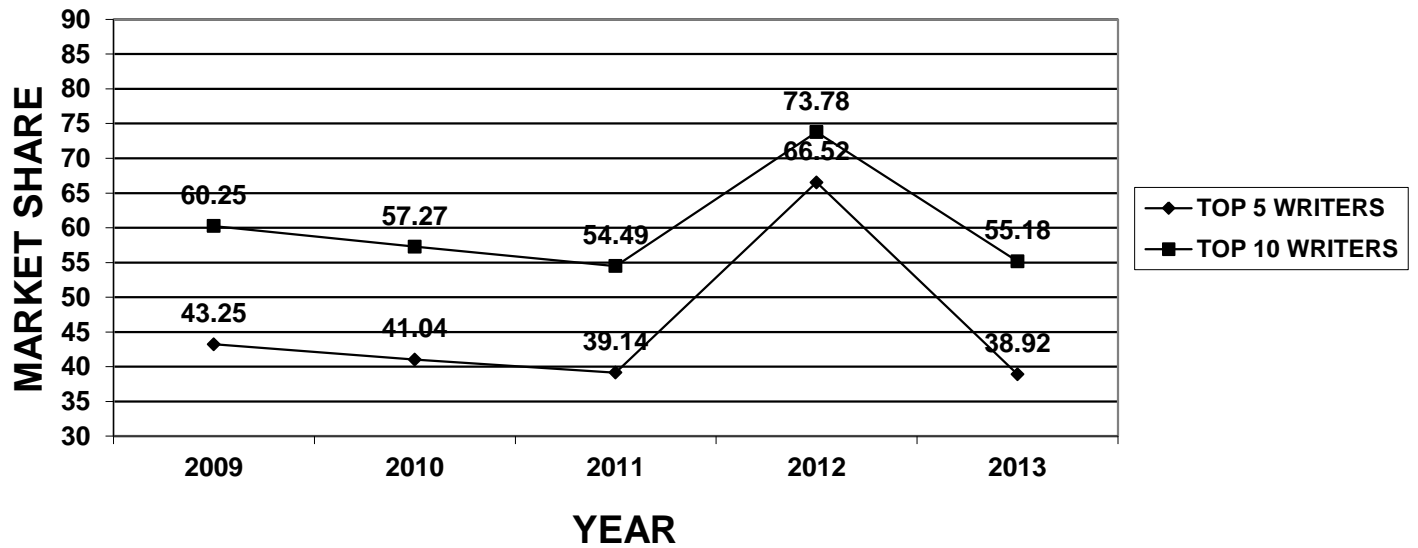
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	PRUCO LIFE INSURANCE COMPANY	0.03%	97	57	\$270,696	\$0	\$743,458	\$0	274.65%
207	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPOF	0.22%	58	7,076	\$1,817,205	\$0	\$123,166,863	\$0	6777.82%
208	PRUDENTIAL INSURANCE COMPANY OF AMERICA T	0.05%	82	1,344	\$446,702	\$1,296	\$8,434,000	\$0	1888.35%
209	PYRAMID LIFE INSURANCE COMPANY	0.00%	181	4	\$2,619	\$0	\$0	\$0	0.00%
210	RELIABLE LIFE INSURANCE COMPANY	0.00%	221	3	\$0	\$0	\$0	\$0	N/A
211	RELIAANCE STANDARD LIFE INSURANCE COMPANY	1.28%	22	388	\$10,464,272	\$0	\$2,073,572	\$0	19.82%
212	RELIASTAR LIFE INSURANCE COMPANY	0.10%	73	1,399	\$854,852	\$0	\$3,787,179	\$0	443.02%
213	RELIASTAR LIFE INSURANCE COMPANY OF NEW YC	0.00%	221	5	\$0	\$0	\$345	\$0	N/A
214	RESERVE NATIONAL INSURANCE COMPANY	0.00%	219	1	\$88	\$0	\$0	\$0	0.00%
215	RIVERSOURCE LIFE INSURANCE COMPANY	0.64%	38	7,410	\$5,228,251	\$0	\$49,098,334	\$0	939.10%
216	ROYAL NEIGHBORS OF AMERICA	0.08%	75	266	\$682,516	\$0	\$151,679	\$0	22.22%
217	SAGICOR LIFE INSURANCE COMPANY	2.06%	13	1,070	\$16,867,711	\$0	\$2,076,930	\$0	12.31%
218	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.29%	47	800	\$2,390,472	\$0	\$7,874,680	\$0	329.42%
219	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	178	5	\$3,075	\$0	\$44,862	\$0	1458.93%
220	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	220	1	\$2	\$0	\$370	\$0	18500.00%
221	SECURITY MUTUAL LIFE INSURANCE COMPANY OF	0.00%	221	7	\$0	\$0	\$35,455	\$0	N/A
222	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.01%	122	223	\$96,194	\$0	\$143,403	\$0	149.08%
223	SENTINEL AMERICAN LIFE INSURANCE CO	0.00%	221	3	\$0	\$0	\$0	\$0	N/A
224	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.01%	126	80	\$54,974	\$0	\$70,714	\$0	128.63%
225	SHELTER LIFE INSURANCE COMPANY	0.24%	56	1,785	\$1,936,515	\$0	\$4,494,936	\$0	232.11%
226	SHENANDOAH LIFE INSURANCE COMPANY	0.00%	198	31	\$1,000	\$0	\$314,418	\$0	31441.80%
227	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	152	30	\$13,728	\$0	\$42,455	\$0	309.26%
228	STANDARD INSURANCE COMPANY	0.43%	42	498	\$3,535,582	\$0	\$2,040,916	\$0	57.73%
229	STANDARD LIFE AND ACCIDENT INSURANCE COMP	0.00%	173	34	\$4,285	\$0	\$354,960	\$0	8283.78%
230	STATE FARM LIFE INSURANCE COMPANY	4.10%	6	7,095	\$33,668,057	\$40,069	\$17,684,404	\$0	52.64%
231	STATE LIFE INSURANCE COMPANY	0.82%	35	757	\$6,714,434	\$0	\$1,765,113	\$0	26.29%
232	STATE MUTUAL INSURANCE COMPANY	0.00%	214	10	\$208	\$0	\$12,665	\$0	6088.94%
233	SUN LIFE ASSURANCE COMPANY OF CANADA	0.00%	221	0	\$0	\$0	\$14,675	\$0	N/A
234	SUN LIFE ASSURANCE OF CANADA (US)	0.01%	120	338	\$100,323	\$0	\$7,491,659	\$0	7467.54%
235	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.01%	117	1	\$116,932	\$0	\$696	\$0	0.60%
236	SURETY LIFE INSURANCE COMPANY	0.00%	221	3	\$0	\$0	\$11,171	\$0	N/A
237	SWISS RE LIFE & HEALTH AMERICA INC	0.00%	221	5	\$0	\$0	\$363,800	\$0	N/A
238	SYMETRA LIFE INSURANCE COMPANY	2.09%	12	2,474	\$17,183,999	\$0	\$16,773,305	\$0	97.61%
239	TEACHERS INSURANCE AND ANNUITY ASSOCIATIO	7.13%	2	28,668	\$58,483,958	\$36,689,788	\$121,058,847	\$0	269.73%
240	TEXAS LIFE INSURANCE COMPANY	0.00%	221	2	\$0	\$0	\$640	\$0	N/A
241	THRIVENT FINANCIAL FOR LUTHERANS	1.34%	21	7,918	\$11,000,130	\$98,930	\$27,125,934	\$0	247.50%
242	TIAA-CREF LIFE INSURANCE COMPANY	0.06%	78	34	\$500,349	\$0	\$1,988,384	\$0	397.40%
243	TIME INSURANCE COMPANY	0.00%	189	23	\$1,800	\$0	\$2,601	\$0	144.50%
244	TRANS WORLD ASSURANCE COMPANY	0.00%	192	9	\$1,425	\$0	\$16,895	\$0	1185.61%
245	TRANSAMERICA ADVISORS LIFE INSURANCE COMP	0.00%	157	33	\$10,000	\$0	\$292	\$0	2.92%
246	TRANSAMERICA FINANCIAL LIFE INSURANCE COMF	0.00%	170	120	\$5,240	\$0	\$3,041,673	\$0	58047.19%
247	TRANSAMERICA LIFE INSURANCE COMPANY	0.13%	70	5,978	\$1,080,230	\$0	\$70,331,582	\$0	6510.80%
248	TRUSTMARK INSURANCE COMPANY	0.02%	110	312	\$156,739	\$0	\$627,574	\$0	400.39%
249	U S FINANCIAL LIFE INSURANCE COMPANY	0.00%	166	10	\$6,600	\$0	\$4,604	\$0	69.76%
250	UNIFIED LIFE INSURANCE COMPANY	0.00%	162	89	\$7,803	\$0	\$2,683	\$0	34.38%
251	UNION CENTRAL LIFE INSURANCE COMPANY	0.00%	221	252	\$0	\$0	\$1,457,644	\$0	N/A
252	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	221	4	\$0	\$0	\$75,255	\$0	N/A
253	UNION LABOR LIFE INSURANCE COMPANY	0.00%	221	4	\$0	\$0	\$3,000	\$0	N/A
254	UNION SECURITY INSURANCE COMPANY	0.02%	115	469	\$126,925	\$0	\$3,083,520	\$0	2429.40%
255	UNITED AMERICAN INSURANCE COMPANY	0.28%	49	1,068	\$2,270,184	\$0	\$3,606,222	\$0	158.85%
256	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	139	232	\$27,684	\$0	\$47,222	\$0	170.58%
257	UNITED HERITAGE LIFE INSURANCE COMPANY	0.24%	55	249	\$1,968,427	\$0	\$779,889	\$0	39.62%
258	UNITED LIFE INSURANCE COMPANY	0.29%	46	569	\$2,399,702	\$0	\$3,934,379	\$0	163.95%
259	UNITED NATIONAL LIFE INSURANCE COMPANY OF /	0.00%	211	27	\$300	\$0	\$0	\$0	0.00%
260	UNITED OF OMAHA LIFE INSURANCE COMPANY	1.17%	23	3,129	\$9,630,488	\$0	\$9,449,303	\$0	98.12%
261	UNITED STATES LIFE INSURANCE COMPANY NEW Y	0.00%	186	26	\$2,000	\$7	\$447,970	\$0	22398.85%
262	UNITED TEACHER ASSOCIATES INSURANCE COMP	0.00%	221	54	\$0	\$0	\$0	\$0	N/A
263	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	150	40	\$14,728	\$0	\$0	\$0	0.00%
264	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	185	12	\$2,240	\$0	\$0	\$0	0.00%
265	USAA LIFE INSURANCE COMPANY	1.62%	15	2,186	\$13,332,422	\$0	\$6,511,013	\$0	48.84%
266	VANTIS LIFE INSURANCE COMPANY	0.00%	221	0	\$0	\$0	\$95,264	\$0	N/A
267	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.79%	37	2,221	\$6,465,208	\$0	\$6,958,835	\$0	107.64%
268	WASHINGTON NATIONAL INSURANCE COMPANY	0.04%	95	1,337	\$298,516	\$0	\$1,637,490	\$0	548.54%
269	WEST COAST LIFE INSURANCE COMPANY	0.00%	216	86	\$170	\$0	\$21,087	\$0	12404.12%
270	WESTERN AND SOUTHERN LIFE INSURANCE COMP.	0.00%	213	39	\$240	\$0	\$18,290	\$0	7620.83%
271	WESTERN CATHOLIC UNION	0.03%	101	2,179	\$246,363	\$0	\$7,990,133	\$0	3243.24%
272	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.00%	200	16	\$816	\$0	\$50,539	\$0	6193.50%
273	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	4.42%	4	10,859	\$36,279,185	\$0	\$33,099,970	\$0	91.24%

2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)

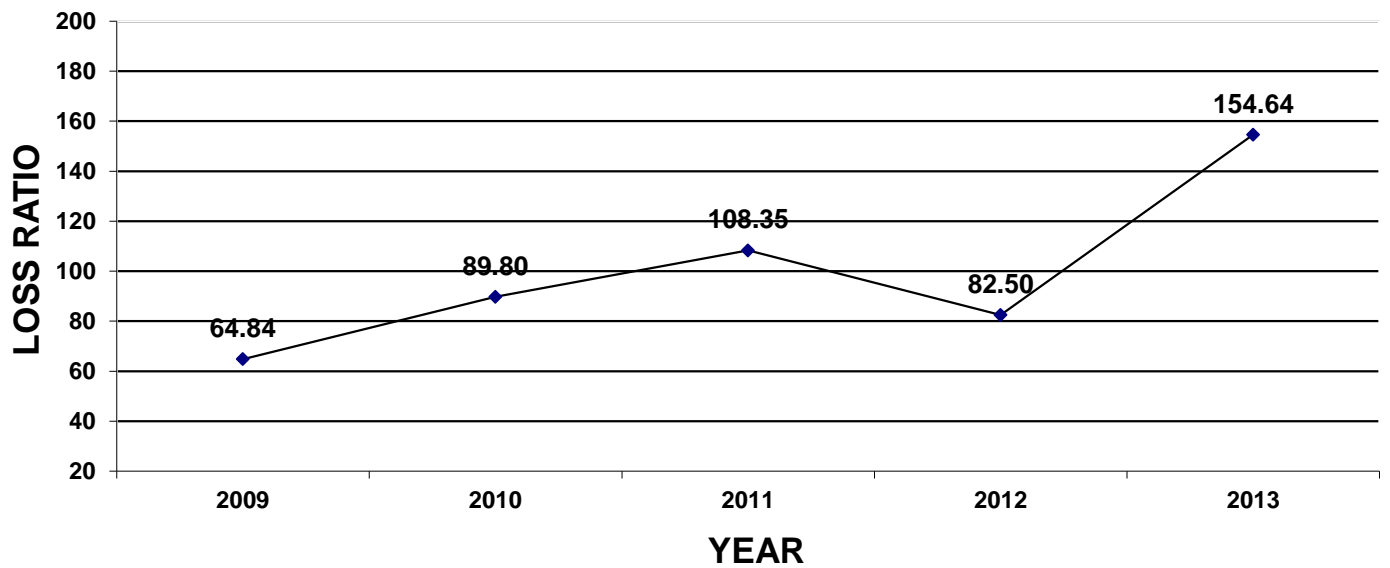
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
274	WILLIAM PENN ASSOCIATION	0.05%	86	69	\$372,203	\$0	\$129,905	\$0	34.90%
275	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	204	4	\$500	\$0	\$0	\$0	0.00%
276	WOODMEN OF THE WORLD LIFE INSURANCE SOCIE	0.11%	72	492	\$873,636	\$0	\$1,429,947	\$0	163.68%
278	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	190	164	\$1,500	\$0	\$3,102,255	\$0	206817.00%
TOTAL		100.00%		254,119	\$820,481,192	\$36,978,880	\$1,231,817,167	\$0	154.64%

MISSOURI INDIVIDUAL ORDINARY ANNUITIES INSURANCE (with life contingencies)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE ANNUITIES**

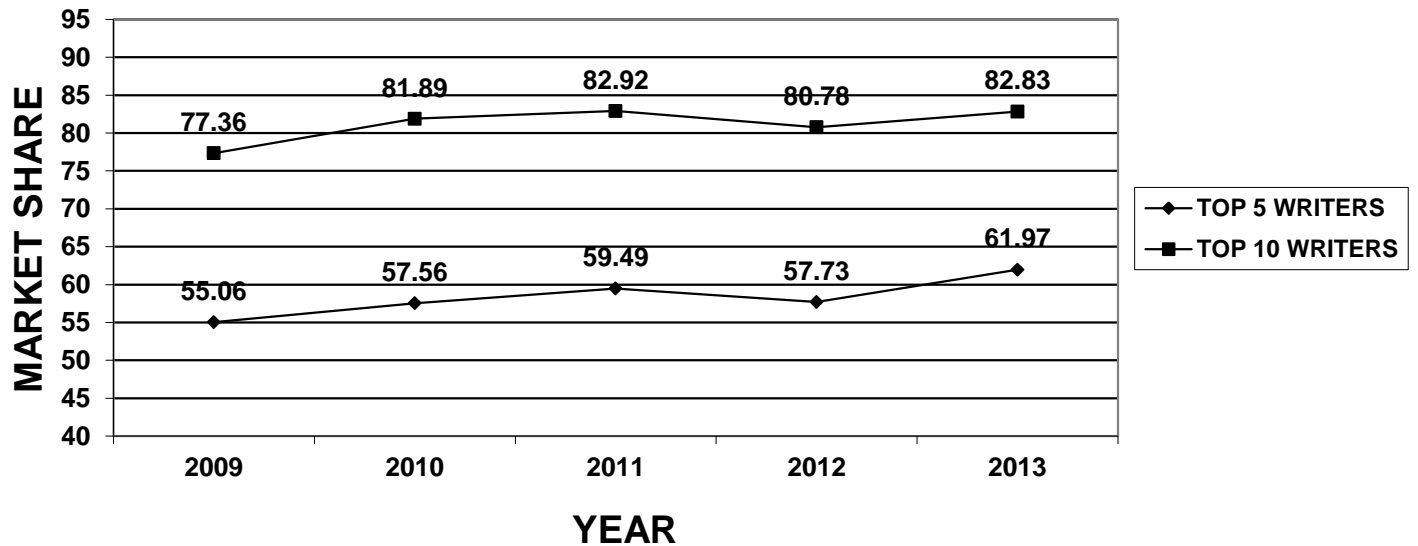
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	75	1	\$0	\$0	\$2,373	\$0	N/A
2	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	75	9	\$0	\$0	\$7,169	\$0	N/A
3	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERI	1.24%	16	5,977	\$42,950,732	\$0	\$69,729,079	\$0	162.35%
4	ALLSTATE ASSURANCE COMPANY	0.00%	75	1	\$0	\$0	\$332	\$0	N/A
5	ALLSTATE LIFE INSURANCE COMPANY	0.00%	57	45	\$100,000	\$0	\$5,480,970	\$0	5480.97%
6	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	75	0	\$0	\$0	\$307,376	\$0	N/A
7	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.01%	44	659	\$459,886	\$0	\$1,710,936	\$0	372.03%
8	AMERICAN GENERAL LIFE INSURANCE CO	12.20%	2	8,492	\$423,504,600	\$0	\$177,844,274	\$0	41.99%
9	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	75	6	\$0	\$0	\$46,163	\$0	N/A
10	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	75	7	\$0	\$0	\$0	\$0	N/A
11	AMERICAN UNITED LIFE INSURANCE COMPANY	0.21%	26	604	\$7,166,143	\$0	\$7,685,436	\$0	\$1
12	AMERITAS LIFE INSURANCE CORP	0.06%	35	331	\$1,961,698	\$0	\$1,427,942	\$0	72.79%
13	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	66	146	\$32,373	\$0	\$412,830	\$0	1275.23%
14	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	75	4	\$0	\$0	\$0	\$0	N/A
15	AXA EQUITABLE LIFE INSURANCE COMPANY	2.34%	9	9,559	\$81,367,324	\$0	\$21,841,066	\$0	\$0
16	BANNER LIFE INSURANCE COMPANY	0.00%	75	1	\$0	\$0	\$0	\$0	N/A
17	C M LIFE INSURANCE COMPANY	0.06%	33	800	\$2,196,178	\$0	\$5,191,975	\$0	236.41%
18	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	69	31	\$6,200	\$0	\$132,756	\$0	2141.23%
19	CMFG LIFE INSURANCE COMPANY	0.00%	56	435	\$106,344	\$0	\$5,655,564	\$0	5318.18%
20	COMMONWEALTH ANNUITY AND LIFE INSURANCE COMP	0.02%	41	1,199	\$689,319	\$0	\$9,108,261	\$0	1321.34%
21	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	72	32	\$1,800	\$0	\$111,937	\$0	6218.72%
22	EQUITRUST LIFE INSURANCE COMPANY	0.00%	55	28	\$138,009	\$0	\$943,734	\$0	683.82%
23	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	65	260	\$36,063	\$0	\$0	\$0	0.00%
24	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.50%	22	1,959	\$17,418,988	\$0	\$20,199,737	\$0	115.96%
25	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	61	267	\$72,369	\$0	\$268,009	\$0	370.34%
26	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	54	79	\$164,705	\$0	\$109,362	\$0	66.40%
27	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.01%	45	1,353	\$381,994	\$0	\$123,010	\$0	32.20%
28	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.17%	28	2,081	\$5,828,016	\$0	\$49,025,990	\$0	841.21%
29	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.10%	32	750	\$3,394,035	\$0	\$5,811,424	\$0	171.22%
30	ING LIFE INSURANCE AND ANNUITY COMPANY	0.01%	49	374	\$259,965	\$0	\$12,989,759	\$0	4996.73%
31	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.00%	58	157	\$76,292	\$0	\$6,689,253	\$0	8767.96%
32	INTEGRITY LIFE INSURANCE COMPANY	0.04%	38	268	\$1,250,121	\$0	\$3,155,431	\$0	252.41%
33	INVESTORS LIFE INSURANCE COMPANY OF NORTH AME	0.00%	75	15	\$0	\$0	\$0	\$0	N/A
34	JACKSON NATIONAL LIFE INSURANCE COMPANY	10.22%	5	17,444	\$354,686,984	\$0	\$166,197,117	\$0	46.86%
35	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.37%	25	314	\$12,904,950	\$0	\$134,364	\$0	1.04%
36	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.06%	34	7,745	\$2,127,766	\$0	\$159,225,082	\$0	7483.20%
37	LINCOLN BENEFIT LIFE COMPANY	0.00%	67	299	\$31,195	\$0	\$4,489,095	\$0	14390.43%
38	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	75	9	\$0	\$0	\$73,644	\$0	N/A
39	LINCOLN NATIONAL LIFE INSURANCE COMPANY	7.70%	6	19,511	\$267,427,916	\$0	\$107,237,077	\$0	40.10%
40	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.40%	24	3,114	\$13,944,630	\$0	\$15,529,392	\$0	111.36%
41	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.14%	29	13,268	\$4,861,605	\$0	\$32,145,924	\$0	661.22%
42	METLIFE INVESTORS INSURANCE COMPANY	0.18%	27	199	\$6,281,067	\$0	\$70,087,555	\$0	1115.85%
43	METLIFE INVESTORS USA INSURANCE COMPANY	2.10%	10	11,432	\$72,847,154	\$0	\$95,826,042	\$0	131.54%
44	METROPOLITAN LIFE INSURANCE COMPANY	1.41%	14	12,562	\$48,844,258	\$0	\$75,492,473	\$0	154.56%
45	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.01%	51	27	\$196,261	\$0	\$129,398	\$0	65.93%
46	MINNESOTA LIFE INSURANCE COMPANY	1.07%	17	1,648	\$37,161,372	\$0	\$9,126,107	\$0	24.56%
47	MML BAY STATE LIFE INSURANCE COMPANY	0.00%	75	42	\$0	\$0	\$228,861	\$0	N/A
48	MODERN WOODMEN OF AMERICA	0.05%	37	175	\$1,646,741	\$0	\$250,596	\$0	15.22%
49	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	59	1,780	\$76,126	\$0	\$2,416,310	\$0	3174.09%
50	MONY LIFE INSURANCE COMPANY OF AMERICA	0.01%	52	184	\$180,245	\$0	\$756,952	\$0	419.96%
51	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.00%	75	916	\$0	\$0	\$3,320,698	\$0	N/A
52	NATIONAL LIFE INSURANCE COMPANY	0.00%	75	10	\$0	\$0	\$14,982	\$0	N/A
53	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	62	784	\$64,587	\$0	\$12,906,696	\$0	19983.43%
54	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATI	2.40%	8	7,204	\$83,387,866	\$0	\$51,740,441	\$0	62.05%
55	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	1.70%	13	8,925	\$58,878,471	\$544,165	\$35,117,401	\$0	60.57%
56	OHIO NATIONAL LIFE INSURANCE COMPANY THE	1.32%	15	3,477	\$45,971,298	\$0	\$19,866,255	\$0	43.21%
57	PACIFIC LIFE & ANNUITY COMPANY	0.13%	30	356	\$4,412,972	\$0	\$2,049,592	\$0	46.44%
58	PACIFIC LIFE INSURANCE COMPANY	12.07%	3	9,840	\$419,120,750	\$0	\$203,224,507	\$0	48.49%
59	PHILADELPHIA FINANCIAL LIFE ASSURANCE COMPANY	0.00%	75	0	\$0	\$0	\$423,945	\$0	N/A
60	PHL VARIABLE INSURANCE COMPANY	0.00%	53	1,142	\$169,964	\$0	\$13,242,761	\$0	7791.51%
61	PHOENIX LIFE INSURANCE COMPANY	0.00%	63	530	\$61,069	\$0	\$878,177	\$0	1438.01%
62	PRINCIPAL LIFE INSURANCE COMPANY	1.05%	18	1,999	\$36,366,954	\$0	\$4,482,255	\$0	12.33%
63	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.00%	75	8	\$0	\$0	\$0	\$0	N/A
64	PROTECTIVE LIFE INSURANCE COMPANY	10.74%	4	35,669	\$372,806,714	\$0	\$90,061	\$0	\$0
65	PRUCO LIFE INSURANCE COMPANY	6.31%	7	14,465	\$219,190,087	\$0	\$156,936,656	\$0	71.60%
66	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATI	0.00%	68	238	\$22,801	\$0	\$22,892,412	\$0	100400.91%
67	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.02%	42	1,513	\$652,884	\$0	\$11,626,188	\$0	1780.74%
68	RELIASTAR LIFE INSURANCE COMPANY	0.01%	46	385	\$361,033	\$0	\$1,721,454	\$0	476.81%
69	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	72	21	\$1,800	\$0	\$119,532	\$0	6640.67%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE ANNUITIES**

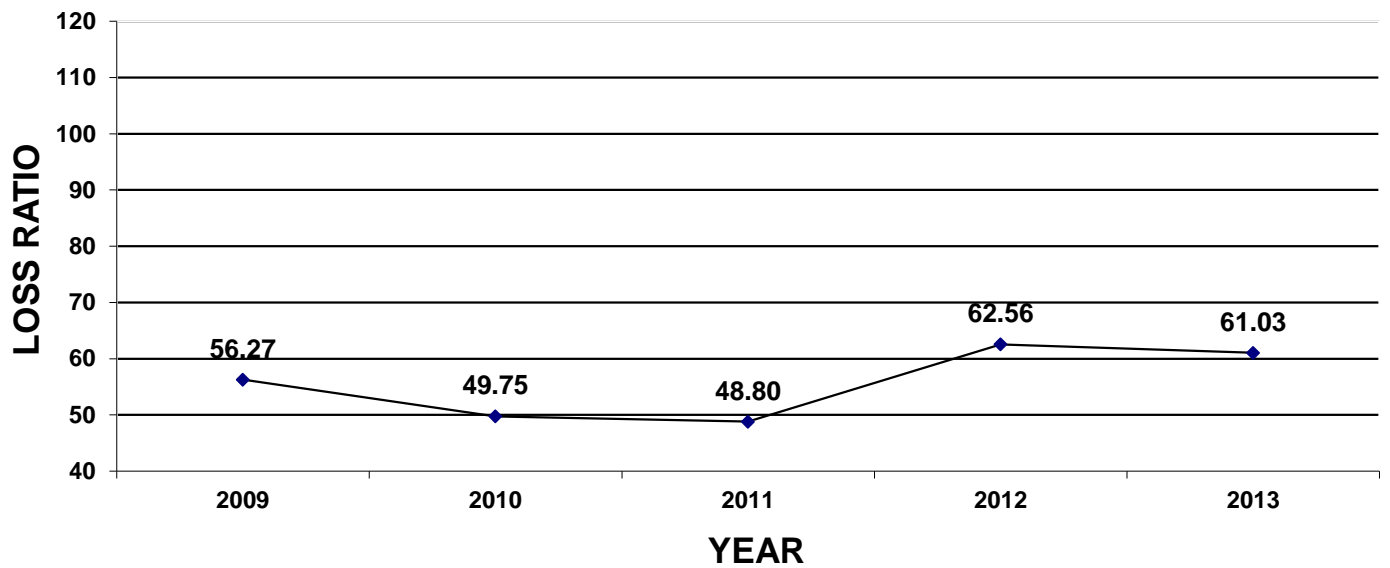
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	RIVERSOURCE LIFE INSURANCE COMPANY	2.06%	11	18,931	\$71,494,589	\$0	\$200,088,293	\$0	279.86%
71	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.11%	31	1,571	\$3,908,422	\$0	\$12,875,102	\$0	329.42%
72	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	75	4	\$0	\$0	\$18,968	\$0	N/A
73	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	71	27	\$3,270	\$0	\$160,819	\$0	4918.01%
74	STATE FARM LIFE INSURANCE COMPANY	0.02%	43	1,736	\$581,523	\$0	\$1,587,862	\$0	273.05%
75	SUN LIFE ASSURANCE OF CANADA (US)	0.00%	75	448	\$0	\$0	\$16,968,896	\$0	N/A
76	SYMETRA LIFE INSURANCE COMPANY	0.00%	64	105	\$52,192	\$0	\$412,258	\$0	789.89%
77	TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF	0.53%	21	9,052	\$18,465,197	\$0	\$14,961,424	\$0	81.02%
78	THRIVENT FINANCIAL FOR LUTHERANS	2.06%	12	8,117	\$71,437,029	\$0	\$23,319,254	\$0	32.64%
79	THRIVENT LIFE INSURANCE COMPANY	0.03%	40	372	\$870,176	\$0	\$1,658,978	\$0	190.65%
80	TIAA-CREF LIFE INSURANCE COMPANY	0.05%	36	364	\$1,688,117	\$0	\$558,420	\$0	33.08%
81	TRANSAMERICA ADVISORS LIFE INSURANCE COMPANY	0.01%	48	502	\$270,405	\$0	\$8,214,303	\$0	3037.78%
82	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.46%	23	302	\$15,920,943	\$0	\$1,710,615	\$0	10.74%
83	TRANSAMERICA LIFE INSURANCE COMPANY	16.74%	1	17,244	\$580,976,245	\$0	\$99,946,946	\$0	17.20%
84	UNION CENTRAL LIFE INSURANCE COMPANY	0.01%	47	439	\$350,548	\$0	\$2,468,581	\$0	704.21%
85	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.00%	75	53	\$0	\$0	\$731,190	\$0	N/A
86	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.54%	20	279	\$18,602,004	\$0	\$1,979,705	\$0	10.64%
87	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	74	3	\$923	\$0	\$0	\$0	0.00%
88	USAA LIFE INSURANCE COMPANY	0.00%	75	2	\$0	\$0	\$0	\$0	N/A
89	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.89%	19	10,147	\$31,045,984	\$0	\$33,416,387	\$0	107.64%
90	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.01%	50	948	\$214,136	\$0	\$7,602,493	\$0	3550.31%
91	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.00%	70	17	\$5,640	\$0	\$38,858	\$0	688.97%
92	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.00%	60	49	\$73,015	\$0	\$112,447	\$0	154.01%
93	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.03%	39	869	\$1,169,951	\$0	\$3,129,964	\$0	267.53%
TOTAL		100.00%		284,746	\$3,471,380,983	\$544,165	\$2,117,973,913	\$0	61.03%

MISSOURI INDIVIDUAL VARIABLE ANNUITIES INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

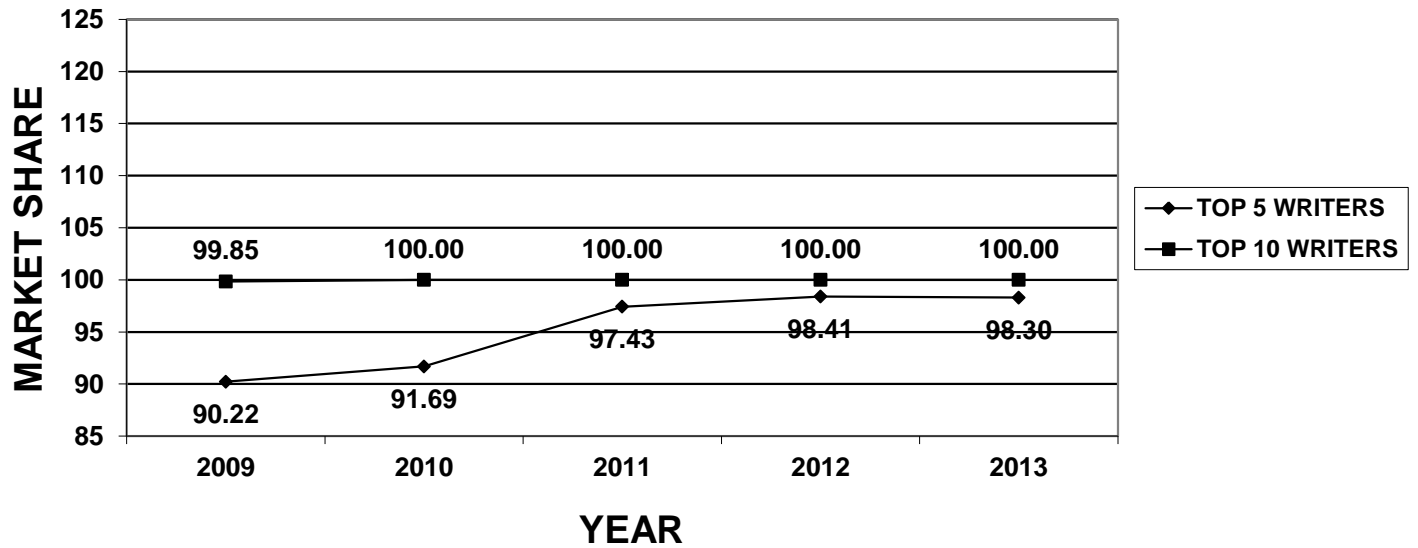


**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MODIFIED GUARANTEED ANNUITIES**

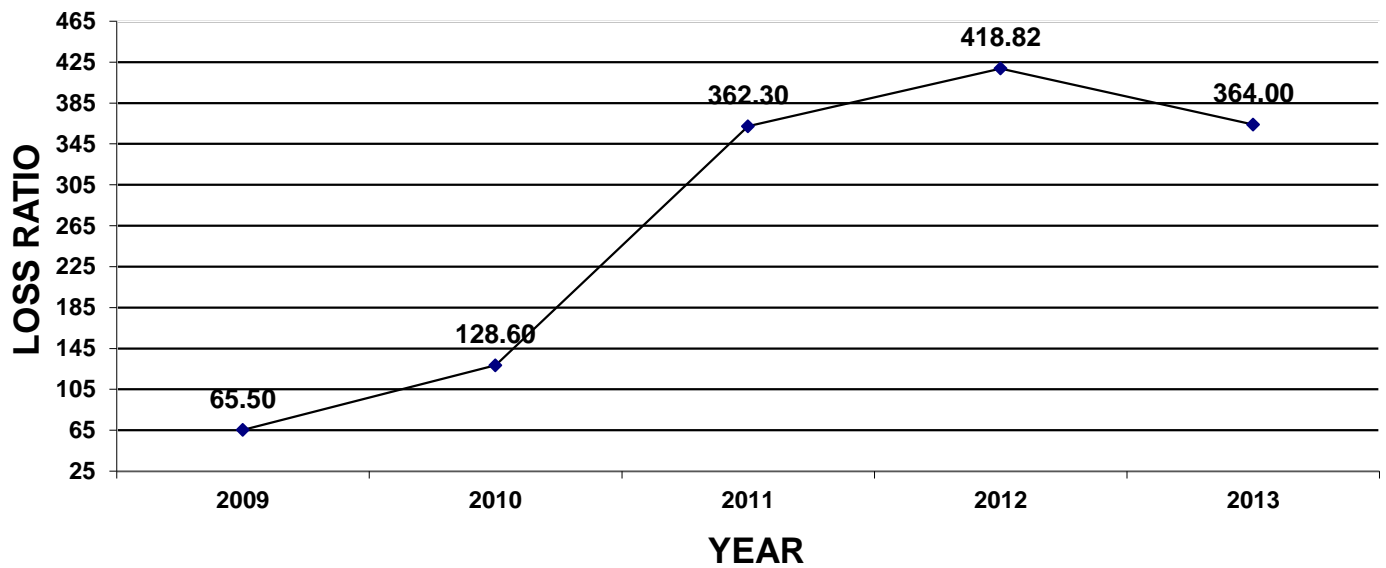
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.00%	8	329	\$0	\$0	\$2,140,869	\$0	N/A
2	ALLSTATE LIFE INSURANCE COMPANY OF NE	0.00%	8	0	\$0	\$0	\$3,584,769	\$0	N/A
3	DEARBORN NATIONAL LIFE INSURANCE COMI	0.00%	8	56	\$0	\$0	\$1,461,279	\$0	N/A
4	EQUITRUST LIFE INSURANCE COMPANY	44.95%	1	914	\$3,187,025	\$0	\$6,074,703	\$0	190.61%
5	GENWORTH LIFE AND ANNUITY INSURANCE C	5.32%	5	63	\$377,140	\$0	\$110,166	\$0	29.21%
6	ING LIFE INSURANCE AND ANNUITY COMPAN	0.00%	8	3	\$0	\$0	\$0	\$0	N/A
7	ING USA ANNUITY AND LIFE INSURANCE COM	1.58%	6	431	\$111,858	\$0	\$4,044,648	\$0	3615.88%
8	INTEGRITY LIFE INSURANCE COMPANY	24.49%	2	442	\$1,736,102	\$0	\$2,791,229	\$0	160.78%
9	LINCOLN BENEFIT LIFE COMPANY	0.00%	8	0	\$0	\$0	\$1,319,593	\$0	N/A
10	METLIFE INVESTORS INSURANCE COMPANY	0.00%	8	0	\$0	\$0	\$1,454,135	\$0	N/A
11	MINNESOTA LIFE INSURANCE COMPANY	9.33%	4	111	\$661,372	\$0	\$2,417,059	\$0	365.46%
12	PHL VARIABLE INSURANCE COMPANY	0.13%	7	24	\$8,976	\$0	\$304,369	\$0	3390.92%
13	PROTECTIVE LIFE AND ANNUITY INSURANCE	0.00%	8	4	\$0	\$0	\$0	\$0	N/A
14	PROTECTIVE LIFE INSURANCE COMPANY	14.21%	3	25	\$1,007,459	\$0	\$104,350	\$0	10.36%
15	PRUCO LIFE INSURANCE COMPANY	0.00%	8	36	\$0	\$0	\$0	\$0	N/A
16	RELIASTAR LIFE INSURANCE COMPANY	0.00%	8	35	\$0	\$0	\$0	\$0	N/A
17	SECURITY LIFE OF DENVER INSURANCE COM	0.00%	8	322	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%		2,795	\$7,089,932	\$0	\$25,807,169	\$0	364.00%

MISSOURI INDIVIDUAL MODIFIED GUARANTEED ANNUITIES INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

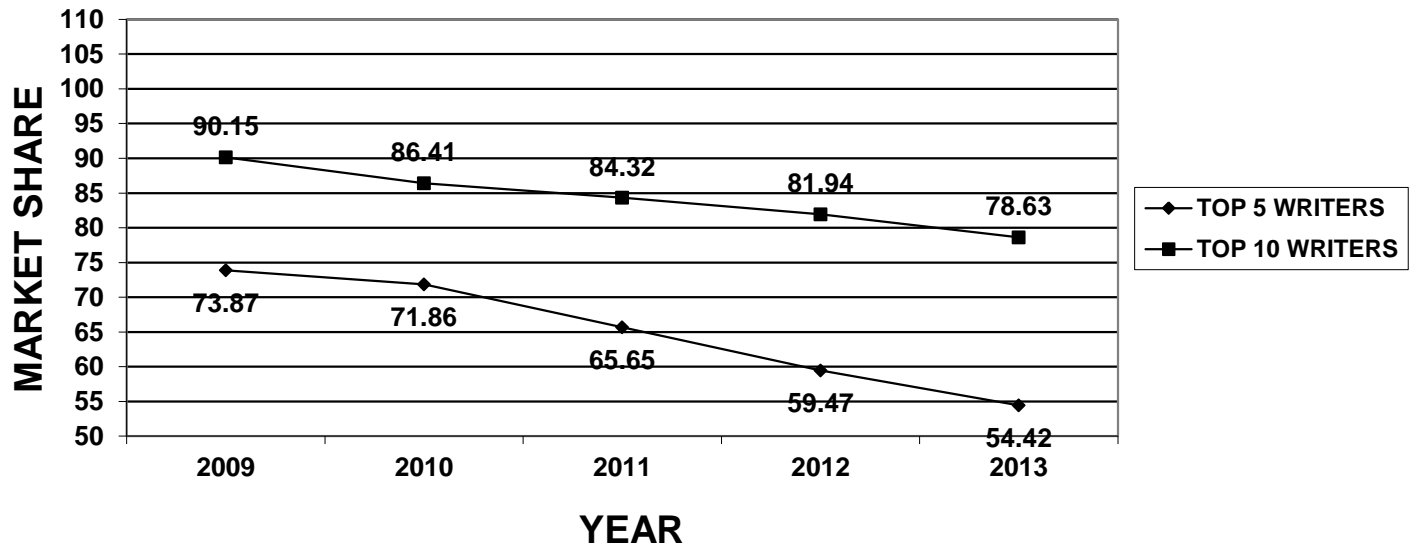


**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL EQUITY INDEXED ANNUITIES**

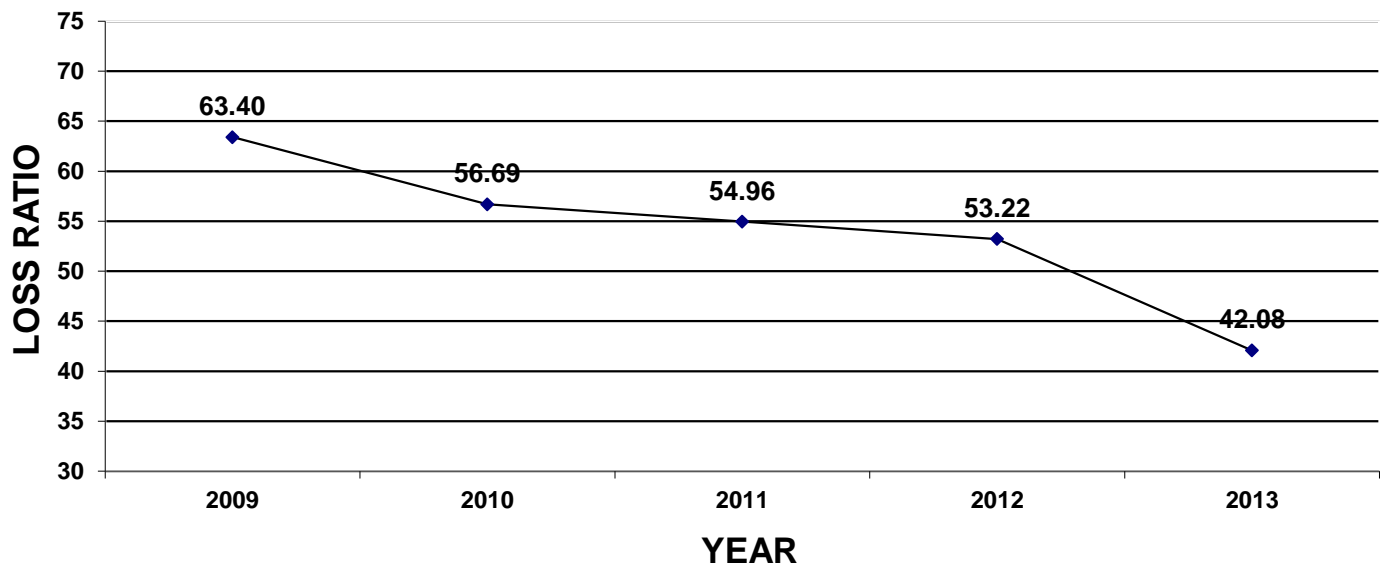
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLIANZ LIFE INSURANCE COMPANY OF NEW YOI	0.00%	41	1	\$0	\$0	\$0	\$0	N/A
2	ALLIANZ LIFE INSURANCE COMPANY OF NORTH #	10.59%	4	13,799	\$87,347,469	\$0	\$77,204,898	\$0	88.39%
3	ALLSTATE LIFE INSURANCE COMPANY	0.62%	21	97	\$5,145,952	\$0	\$469,670	\$0	9.13%
4	AMERICAN EQUITY INVESTMENT LIFE INSURANCE	11.99%	2	11,055	\$98,954,700	\$0	\$39,434,604	\$0	39.85%
5	AMERICAN GENERAL LIFE INSURANCE CO	2.52%	13	263	\$20,808,709	\$0	\$1,070,838	\$0	5.15%
6	AMERICAN NATIONAL INSURANCE COMPANY	0.45%	23	6	\$3,721,587	\$0	\$323,767	\$0	8.70%
7	AMERICAN UNITED LIFE INSURANCE COMPANY	0.06%	32	8	\$494,193	\$0	\$0	\$0	0.00%
8	AMERICO FINANCIAL LIFE AND ANNUITY INSURAN	0.01%	38	271	\$51,100	\$0	\$1,590,395	\$0	3112.32%
9	AMERITAS LIFE INSURANCE CORP	0.41%	24	54	\$3,361,505	\$0	\$136,416	\$0	4.06%
10	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.03%	35	88	\$241,488	\$0	\$9,044	\$0	3.75%
11	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	1.43%	17	1,214	\$11,772,730	\$0	\$830,328	\$0	7.05%
12	ATHENE ANNUITY AND LIFE COMPANY	5.19%	7	2,111	\$42,783,507	\$0	\$60,439,812	\$0	141.27%
13	BANKERS LIFE AND CASUALTY COMPANY	1.11%	18	1,432	\$9,194,362	\$0	\$4,814,966	\$0	52.37%
14	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	41	3	\$0	\$0	\$28,633	\$0	N/A
15	CMFG LIFE INSURANCE COMPANY	0.00%	41	135	\$0	\$0	\$764,992	\$0	N/A
16	COUNTRY INVESTORS LIFE ASSURANCE COMPAN	0.00%	41	4	\$0	\$0	\$0	\$0	N/A
17	DEARBORN NATIONAL LIFE INSURANCE COMPAN	0.00%	40	60	\$1,286	\$0	\$411,869	\$0	32027.14%
18	EAGLE LIFE INSURANCE COMPANY	0.05%	33	8	\$430,483	\$0	\$0	\$0	0.00%
19	EQUITRUST LIFE INSURANCE COMPANY	6.45%	6	2,235	\$53,187,690	\$0	\$11,545,994	\$0	21.71%
20	FARMERS NEW WORLD LIFE INSURANCE COMPAN	0.00%	41	191	\$0	\$0	\$0	\$0	N/A
21	FIDELITY & GUARANTY LIFE INSURANCE COMPAN	4.10%	9	3,302	\$33,796,337	\$0	\$33,842,476	\$0	100.14%
22	FORETHOUGHT LIFE INSURANCE COMPANY	4.88%	8	912	\$40,286,358	\$0	\$2,931,630	\$0	7.28%
23	GENWORTH LIFE AND ANNUITY INSURANCE COM	0.75%	20	53	\$6,163,164	\$0	\$34,888	\$0	0.57%
24	GENWORTH LIFE INSURANCE COMPANY	0.00%	41	5	\$0	\$0	\$11,578	\$0	N/A
25	GREAT AMERICAN LIFE INSURANCE COMPANY	12.49%	1	2,270	\$103,052,106	\$0	\$10,585,738	\$0	10.27%
26	GUGGENHEIM LIFE AND ANNUITY COMPANY	0.00%	41	53	\$0	\$0	\$378,625	\$0	N/A
27	ING LIFE INSURANCE AND ANNUITY COMPANY	0.01%	36	5	\$100,000	\$0	\$0	\$0	0.00%
28	ING USA ANNUITY AND LIFE INSURANCE COMPAN	3.25%	11	2,276	\$26,819,872	\$0	\$29,569,896	\$0	110.25%
29	JACKSON NATIONAL LIFE INSURANCE COMPANY	1.69%	14	1,876	\$13,971,750	\$0	\$9,372,497	\$0	67.08%
30	LAFAYETTE LIFE INSURANCE COMPANY THE	0.17%	27	305	\$1,362,102	\$0	\$947,863	\$0	69.59%
31	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.60%	22	1,086	\$4,991,382	\$0	\$6,469,215	\$0	129.61%
32	LINCOLN BENEFIT LIFE COMPANY	0.00%	39	600	\$11,450	\$0	\$12,203,273	\$0	106578.80%
33	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.56%	15	1,593	\$12,873,308	\$0	\$8,614,506	\$0	66.92%
34	MEMBERS LIFE INSURANCE COMPANY	0.17%	26	12	\$1,415,309	\$0	\$0	\$0	0.00%
35	MIDLAND NATIONAL LIFE INSURANCE COMPANY	1.45%	16	1,644	\$11,950,094	\$0	\$7,878,871	\$0	65.93%
36	MINNESOTA LIFE INSURANCE COMPANY	0.00%	41	5	\$0	\$0	\$0	\$0	N/A
37	NATIONAL WESTERN LIFE INSURANCE COMPANY	3.60%	10	1,570	\$29,686,613	\$0	\$0	\$0	0.00%
38	NATIONWIDE LIFE INSURANCE COMPANY	0.16%	29	30	\$1,318,411	\$0	\$27,705	\$0	2.10%
39	NORTH AMERICAN COMPANY FOR LIFE AND HEAL	3.15%	12	3,719	\$25,957,190	\$0	\$19,333,139	\$0	74.48%
40	PHL VARIABLE INSURANCE COMPANY	1.00%	19	253	\$8,250,459	\$0	\$850,014	\$0	10.30%
41	PHYSICIANS LIFE INSURANCE COMPANY	0.15%	31	124	\$1,245,506	\$0	\$75,819	\$0	6.09%
42	PRINCIPAL LIFE INSURANCE COMPANY	0.16%	28	111	\$1,342,332	\$0	\$95,416	\$0	7.11%
43	PROTECTIVE LIFE INSURANCE COMPANY	8.41%	5	113	\$69,366,336	\$0	\$0	\$0	0.00%
44	RELiance STANDARD LIFE INSURANCE COMPAN'	0.19%	25	70	\$1,587,703	\$0	\$0	\$0	0.00%
45	RELIASTAR LIFE INSURANCE COMPANY	0.00%	41	2	\$0	\$0	\$0	\$0	N/A
46	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	41	7	\$0	\$0	\$11,863	\$0	N/A
47	SECURITY BENEFIT LIFE INSURANCE COMPANY	10.94%	3	1,076	\$90,295,250	\$0	\$2,305,667	\$0	2.55%
48	STANDARD INSURANCE COMPANY	0.04%	34	56	\$356,040	\$0	\$513,748	0.00	144.30%
49	STANDARD LIFE AND ACCIDENT INSURANCE CON	0.00%	41	9	\$0	\$0	\$76,119	\$0	N/A
50	SUN LIFE ASSURANCE OF CANADA (US)	0.00%	41	122	\$0	\$0	\$1,003,637	0	N/A
51	SYMETRA LIFE INSURANCE COMPANY	0.00%	41	110	\$0	\$0	\$129,130	0	N/A
52	UNION CENTRAL LIFE INSURANCE COMPANY	0.16%	30	189	\$1,293,746	\$0	\$725,263	\$0	56.06%
53	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.01%	37	22	\$79,139	\$0	\$85,182	\$0	107.64%
54	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	41	305	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%		56,920	\$825,068,718	\$0	\$347,149,984	\$0	42.08%

MISSOURI INDIVIDUAL EQUITY INDEXED ANNUITIES INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DEPOSIT-TYPE FUNDS
(including variable contracts without life contingencies)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ACACIA LIFE INSURANCE CO	0.00%	69	5	\$5,964	\$0	\$0	\$0	0.00%
2	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERI	0.24%	37	2,580	\$300,704	\$0	\$0	\$0	0.00%
3	ALLSTATE ASSURANCE COMPANY	0.00%	99	2	\$0	\$0	\$0	\$0	N/A
4	ALLSTATE LIFE INSURANCE COMPANY	0.00%	99	42	\$0	\$0	-\$5,832	\$0	N/A
5	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.94%	19	176	\$1,157,952	\$0	\$0	\$0	0.00%
6	AMERICAN GENERAL LIFE INSURANCE CO	1.27%	16	289	\$1,558,697	\$0	\$0	\$0	0.00%
7	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	79	79	\$1,929	\$0	\$0	\$0	0.00%
8	AMERICAN NATIONAL INSURANCE COMPANY	0.13%	47	63	\$165,163	\$0	\$0	\$0	0.00%
9	AMERICAN UNITED LIFE INSURANCE COMPANY	1.24%	17	38	\$1,524,156	\$0	\$0	\$0	0.00%
10	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.00%	70	336	\$5,630	\$0	\$0	\$0	0.00%
11	AMERITAS LIFE INSURANCE CORP	0.36%	30	15	\$442,236	\$0	\$0	\$0	0.00%
12	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	99	5	\$0	\$0	\$32,045	\$0	N/A
13	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF N	0.00%	99	22	\$0	\$0	\$11,712	\$0	N/A
14	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	85	27	\$748	\$0	\$0	\$0	0.00%
15	ATHENE ANNUITY AND LIFE COMPANY	8.70%	5	452	\$10,688,765	\$0	\$0	\$0	0.00%
16	BALBOA LIFE INSURANCE COMPANY	0.00%	87	0	\$468	\$0	\$0	\$0	0.00%
17	BALTIMORE LIFE INSURANCE COMPANY THE	0.34%	31	7	\$419,277	\$0	\$0	\$0	0.00%
18	BANKERS LIFE AND CASUALTY COMPANY	0.06%	55	48	\$72,727	\$0	\$0	\$0	0.00%
19	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	93	15	\$65	\$0	\$0	\$0	0.00%
20	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY OF	0.00%	99	0	\$0	\$0	\$24,012	\$0	N/A
21	CAPITOL LIFE INSURANCE COMPANY	0.00%	99	7	\$0	\$0	\$0	\$0	N/A
22	CATHOLIC FINANCIAL LIFE	0.00%	99	54	\$0	\$0	\$0	\$0	N/A
23	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	84	0	\$793	\$0	\$0	\$0	0.00%
24	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	99	5	\$0	\$0	-\$45,470	\$0	N/A
25	CHURCH LIFE INSURANCE CORPORATION	0.12%	48	1	\$150,265	\$0	\$0	\$0	0.00%
26	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	99	15	\$0	\$0	\$0	\$0	N/A
27	CMFG LIFE INSURANCE COMPANY	0.00%	83	63	\$931	\$0	\$0	\$0	0.00%
28	COLORADO BANKERS LIFE INS CO	0.00%	75	0	\$3,350	\$0	\$0	\$0	0.00%
29	COLUMBUS LIFE INSURANCE COMPANY	0.06%	54	3	\$72,960	\$0	\$170,013	\$0	233.02%
30	COMMONWEALTH ANNUITY AND LIFE INSURANCE COMI	0.10%	53	206	\$118,669	\$0	\$0	\$0	0.00%
31	CONSECO LIFE INSURANCE CO	0.00%	99	33	\$0	\$0	\$0	\$0	N/A
32	CONTINENTAL ASSURANCE COMPANY	0.00%	99	9	\$0	\$0	\$0	\$0	N/A
33	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	99	17	\$0	\$0	\$0	\$0	N/A
34	COUNTRY LIFE INSURANCE COMPANY	0.00%	99	43	\$0	\$0	\$0	\$0	N/A
35	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	94	11	\$53	\$0	\$0	\$0	0.00%
36	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.11%	49	1	\$137,527	\$0	\$0	\$0	0.00%
37	ELCO MUTUAL LIFE AND ANNUITY	15.34%	1	339	\$18,843,091	\$0	\$11,298,698	\$0	59.96%
38	EMC NATIONAL LIFE COMPANY	0.01%	68	9	\$6,836	\$0	\$2,592,441	\$0	37923.36%
39	EQUITRUST LIFE INSURANCE COMPANY	0.77%	21	60	\$940,036	\$0	\$583,747	\$0	62.10%
40	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.60%	23	15	\$736,299	\$0	\$0	\$0	0.00%
41	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	73	10	\$3,768	\$0	\$0	\$0	0.00%
42	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.00%	99	297	\$0	\$0	\$0	\$0	N/A
43	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.00%	99	80	\$0	\$0	\$0	\$0	N/A
44	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.11%	50	94	\$135,409	\$0	\$0	\$0	0.00%
45	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF T	0.00%	97	1	\$10	\$0	\$0	\$0	0.00%
46	GBU FINANCIAL LIFE	0.00%	99	3	\$0	\$0	\$0	\$0	N/A
47	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.31%	35	119	\$377,349	\$0	\$0	\$0	0.00%
48	GENWORTH LIFE INSURANCE COMPANY	5.71%	6	270	\$7,008,172	\$0	\$0	\$0	0.00%
49	GLENER LIFE INSURANCE SOCIETY	0.00%	95	1	\$34	\$0	\$0	\$0	0.00%
50	GREAT AMERICAN LIFE INSURANCE COMPANY	0.19%	42	111	\$234,087	\$0	\$1,465,191	\$0	625.92%
51	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	90	27	\$234	\$0	\$0	\$0	0.00%
52	GUARANTY INCOME LIFE INSURANCE COMPANY	0.19%	43	22	\$229,814	\$0	\$72,456	\$0	31.53%
53	GUGGENHEIM LIFE AND ANNUITY COMPANY	1.10%	18	81	\$1,348,694	\$0	\$383,979	\$0	28.47%
54	HARTFORD LIFE INSURANCE COMPANY	0.00%	99	157	\$0	\$0	\$1,084,627	\$0	N/A
55	HORACE MANN LIFE INSURANCE COMPANY	0.00%	99	19	\$0	\$0	\$0	\$0	N/A
56	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.00%	99	154	\$0	\$0	\$0	\$0	N/A
57	ING LIFE INSURANCE AND ANNUITY COMPANY	0.00%	99	98	\$0	\$0	\$0	\$0	N/A
58	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.00%	99	318	\$0	\$0	\$0	\$0	N/A
59	INTEGRITY LIFE INSURANCE COMPANY	0.38%	29	56	\$467,332	\$0	\$57,763	\$0	12.36%
60	INVESTORS LIFE INSURANCE COMPANY OF NORTH AME	0.00%	99	2	\$0	\$0	\$0	\$0	N/A
61	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.01%	66	192	\$15,000	\$0	\$0	\$0	0.00%
62	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	98	4	\$5	\$0	\$0	\$0	0.00%
63	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.02%	63	64	\$23,940	\$0	\$0	\$0	0.00%
64	KANSAS CITY LIFE INSURANCE COMPANY	0.11%	51	166	\$134,506	\$0	\$261,608	\$0	194.50%
65	KNIGHTS OF COLUMBUS	15.00%	2	6,278	\$18,427,121	\$0	\$7,266,200	\$0	39.43%
66	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	99	10	\$0	\$0	\$14,900	\$0	N/A
67	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.00%	99	494	\$0	\$0	\$193,886	\$0	N/A
68	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.05%	57	14	\$59,853	\$0	\$0	\$0	0.00%
69	LIFESECURE INSURANCE COMPANY	0.00%	99	1	\$0	\$0	\$0	\$0	N/A

2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DEPOSIT-TYPE FUNDS
(including variable contracts without life contingencies)

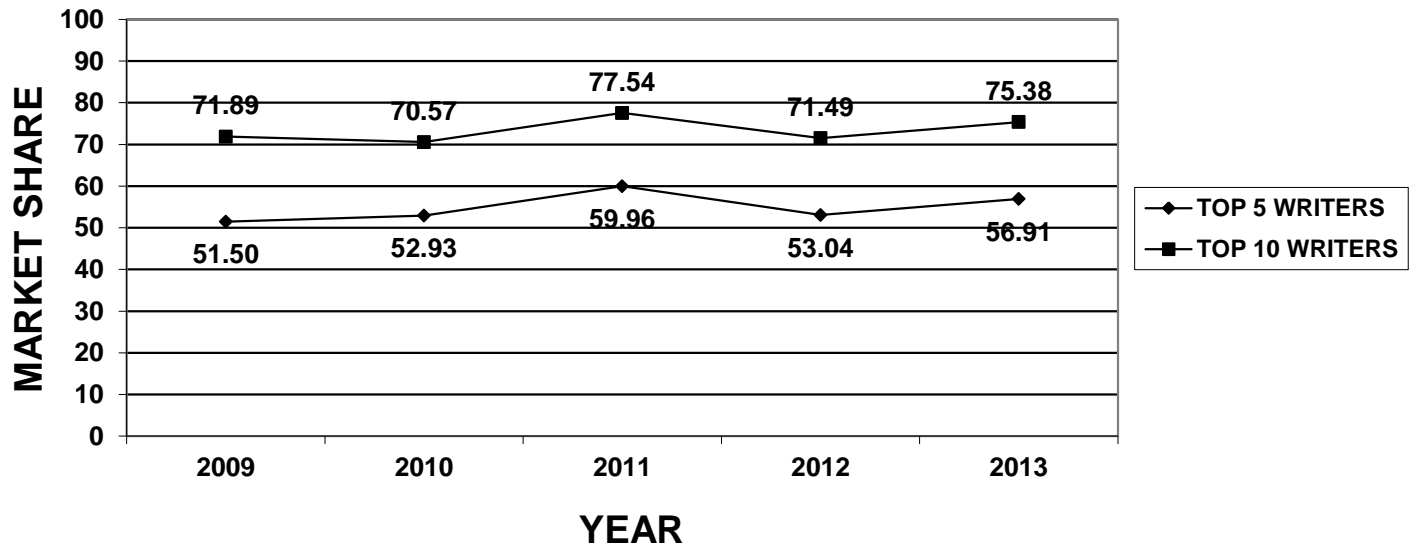
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	LINCOLN BENEFIT LIFE COMPANY	0.27%	36	92	\$328,045	\$0	\$106,024	\$0	32.32%
71	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	78	4	\$2,031	\$0	\$0	\$0	0.00%
72	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.00%	96	1,877	\$12	\$0	\$0	\$0	0.00%
73	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.05%	56	38	\$60,029	\$0	\$0	\$0	0.00%
74	METLIFE INVESTORS USA INSURANCE COMPANY	0.33%	32	19	\$407,300	\$0	\$0	\$0	0.00%
75	METROPOLITAN LIFE INSURANCE COMPANY	0.00%	99	8,558	\$0	\$0	\$0	\$0	N/A
76	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.00%	99	226	\$0	\$0	\$0	\$0	N/A
77	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.16%	46	1	\$192,077	\$0	\$0	\$0	0.00%
78	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	99	2	\$0	\$0	\$0	\$0	N/A
79	MINNESOTA LIFE INSURANCE COMPANY	1.50%	14	279	\$1,836,757	\$0	\$0	\$0	0.00%
80	MODERN WOODMEN OF AMERICA	0.00%	86	31	\$649	\$0	\$0	\$0	\$0
81	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	81	42	\$1,781	\$0	\$0	\$0	0.00%
82	MTL INSURANCE COMPANY	0.00%	99	77	\$0	\$0	\$0	\$0	N/A
83	NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.00%	99	38	\$0	\$0	\$0	\$0	N/A
84	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.84%	20	63	\$1,032,835	\$0	\$0	\$0	0.00%
85	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	99	17	\$0	\$0	\$0	\$0	N/A
86	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATI	8.76%	4	86	\$10,764,304	\$0	\$0	\$0	0.00%
87	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH IN	2.90%	8	6	\$3,564,528	\$0	\$0	\$0	0.00%
88	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	1.40%	15	42	\$1,715,599	\$0	\$0	\$0	0.00%
89	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.51%	25	71	\$623,904	\$0	\$300,372	\$0	48.14%
90	OHIO STATE LIFE INSURANCE COMPANY THE	0.00%	77	78	\$2,157	\$0	\$0	\$0	0.00%
91	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	88	1	\$285	\$0	\$0	\$0	0.00%
92	PACIFIC LIFE & ANNUITY COMPANY	0.00%	99	60	\$0	\$0	\$1,195,517	\$0	N/A
93	PACIFIC LIFE INSURANCE COMPANY	0.10%	52	93	\$126,752	\$0	\$571,922	\$0	451.21%
94	PAUL REVERE LIFE INSURANCE COMPANY	0.01%	67	254	\$12,505	\$0	\$0	\$0	0.00%
95	PAUL REVERE VARIABLE ANNUITY INSURANCE COMPAN	0.00%	99	72	\$0	\$0	\$0	\$0	N/A
96	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	99	12	\$0	\$0	\$0	\$0	N/A
97	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.00%	91	5	\$100	\$0	\$0	\$0	\$0
98	PHL VARIABLE INSURANCE COMPANY	2.24%	11	91	\$2,753,177	\$0	\$1,221,008	\$0	44.35%
99	PHOENIX LIFE INSURANCE COMPANY	9.10%	3	5,753	\$11,177,510	\$0	\$0	\$0	0.00%
100	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.00%	99	2	\$0	\$0	\$4,736	\$0	N/A
101	POLISH NATNL ALLIANCE OF THE US OF N. A	0.01%	65	31	\$15,186	\$0	\$0	\$0	0.00%
102	PRIMERICA LIFE INSURANCE COMPANY	0.03%	60	247	\$42,718	\$0	\$0	\$0	0.00%
103	PRINCIPAL LIFE INSURANCE COMPANY	2.82%	9	136	\$3,464,861	\$0	\$997,988	\$0	28.80%
104	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.02%	61	1	\$29,000	\$0	\$0	\$0	\$0
105	PROTECTIVE LIFE INSURANCE COMPANY	1.82%	13	155	\$2,237,829	\$0	\$0	\$0	0.00%
106	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	99	33	\$0	\$0	\$0	\$0	N/A
107	PRUCO LIFE INSURANCE COMPANY	0.31%	34	29	\$383,941	\$0	\$665,949	\$0	173.45%
108	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATI	0.43%	27	29	\$531,082	\$0	\$673,931	\$0	126.90%
109	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.23%	40	278	\$281,925	\$0	\$667,283	\$0	236.69%
110	PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY C	0.00%	99	0	\$0	\$0	\$171	\$0	N/A
111	RELIASTAR LIFE INSURANCE COMPANY	0.00%	99	304	\$0	\$0	\$0	\$0	N/A
112	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	99	26	\$0	\$0	\$0	\$0	N/A
113	RIVERSOURCE LIFE INSURANCE COMPANY	0.54%	24	12	\$662,000	\$0	\$4,004,113	\$0	\$6
114	SAGICOR LIFE INSURANCE COMPANY	0.02%	62	4	\$27,756	\$0	\$0	\$0	0.00%
115	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	99	12	\$0	\$0	\$0	\$0	N/A
116	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	76	23	\$2,963	\$0	\$95	\$0	3.21%
117	SHELTER LIFE INSURANCE COMPANY	0.45%	26	2,989	\$548,605	\$0	\$0	\$0	0.00%
118	SONS OF NORWAY	0.00%	82	1	\$1,000	\$0	\$7,320	\$0	732.00%
119	STANDARD INSURANCE COMPANY	2.01%	12	143	\$2,464,554	\$0	\$114,021	\$0	4.63%
120	STATE FARM LIFE INSURANCE COMPANY	0.60%	22	5	\$738,761	\$0	\$0	\$0	0.00%
121	STATE LIFE INSURANCE COMPANY	0.05%	58	10	\$55,533	\$0	\$145,239	\$0	261.54%
122	STONEBRIDGE LIFE INSURANCE COMPANY	0.02%	64	1	\$19,352	\$0	\$0	\$0	0.00%
123	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	99	33	\$0	\$0	\$198,485	\$0	N/A
124	SYMETRA LIFE INSURANCE COMPANY	0.24%	39	50	\$290,371	\$0	\$0	\$0	0.00%
125	TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF	4.56%	7	151	\$5,603,486	\$0	\$0	\$0	0.00%
126	THRIVENT FINANCIAL FOR LUTHERANS	0.00%	71	2,188	\$5,311	\$0	\$0	\$0	0.00%
127	TIAA-CREF LIFE INSURANCE COMPANY	0.17%	45	3	\$204,950	\$0	\$0	\$0	0.00%
128	TIME INSURANCE COMPANY	0.32%	33	75	\$395,953	\$0	\$0	\$0	0.00%
129	TRANSAMERICA LIFE INSURANCE COMPANY	0.24%	38	97	\$296,189	\$0	\$0	\$0	0.00%
130	UNION CENTRAL LIFE INSURANCE COMPANY	2.48%	10	10	\$3,040,947	\$0	\$0	\$0	0.00%
131	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	80	2,128	\$1,913	\$0	\$0	\$0	0.00%
132	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	72	4	\$4,649	\$0	\$0	\$0	0.00%
133	UNITED LIFE INSURANCE COMPANY	0.43%	28	47	\$526,186	\$0	\$83,117	\$0	15.80%
134	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.00%	99	1	\$0	\$0	\$0	\$0	N/A
135	USAA LIFE INSURANCE COMPANY	0.18%	44	58	\$227,095	\$0	\$359,233	\$0	158.19%
136	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	99	520	\$0	\$0	\$0	\$0	N/A
137	WEST COAST LIFE INSURANCE COMPANY	0.00%	99	2	\$0	\$0	\$0	\$0	N/A

2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DEPOSIT-TYPE FUNDS
(including variable contracts without life contingencies)

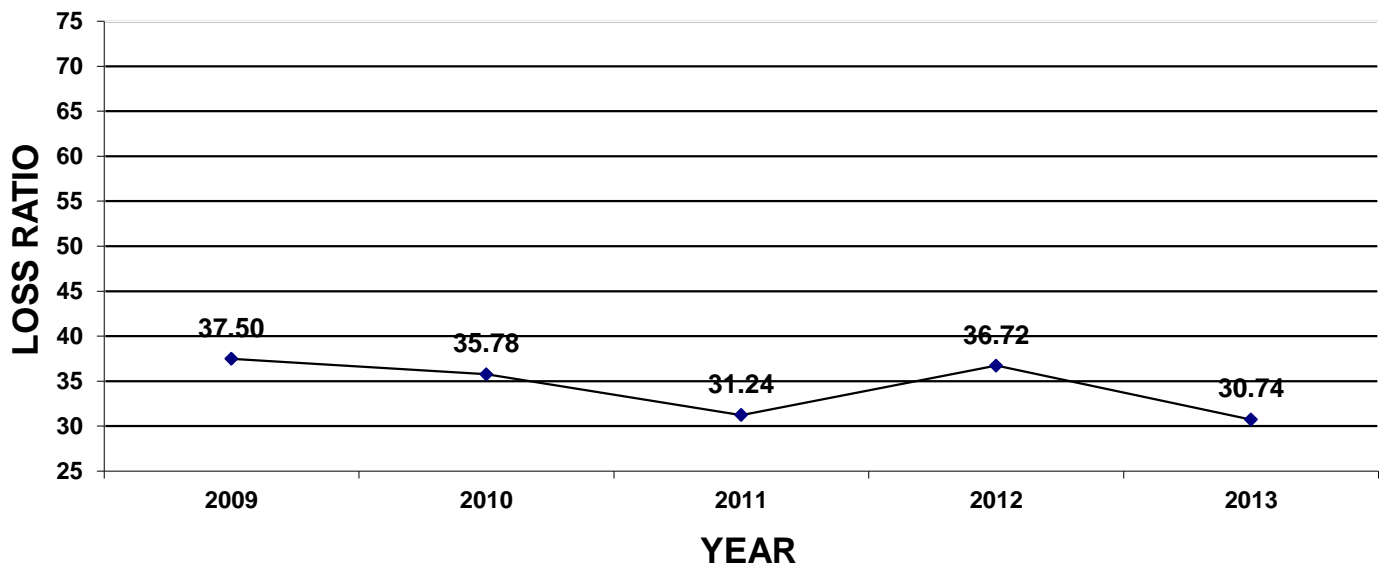
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.00%	99	0	\$0	\$0	\$8,378	\$0	N/A
139	WESTERN CATHOLIC UNION	0.04%	59	11	\$50,000	\$0	\$318,176	\$0	636.35%
140	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.00%	74	3	\$3,382	\$0	\$0	\$0	0.00%
141	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.00%	99	8	\$0	\$0	\$656,359	\$0	N/A
142	WILLIAM PENN ASSOCIATION	0.00%	89	0	\$284	\$0	\$0	\$0	0.00%
143	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	92	9	\$86	\$0	\$0	\$0	\$0
144	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.20%	41	609	\$240,997	\$0	\$0	\$0	0.00%
TOTAL		100.00%		42,701	\$122,821,821	\$0	\$37,761,413	\$0	30.74%

MISSOURI INDIVIDUAL DEPOSIT-TYPE FUNDS INSURANCE
(Including variable contracts without life contingencies)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

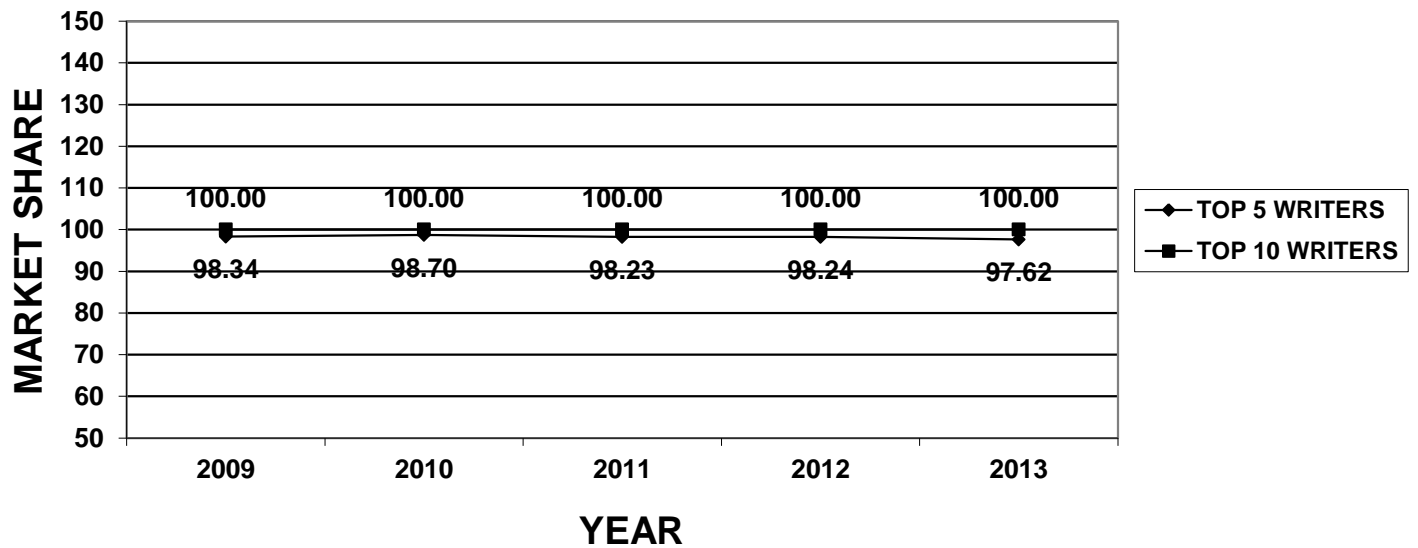


**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL OTHER CONSIDERATIONS**

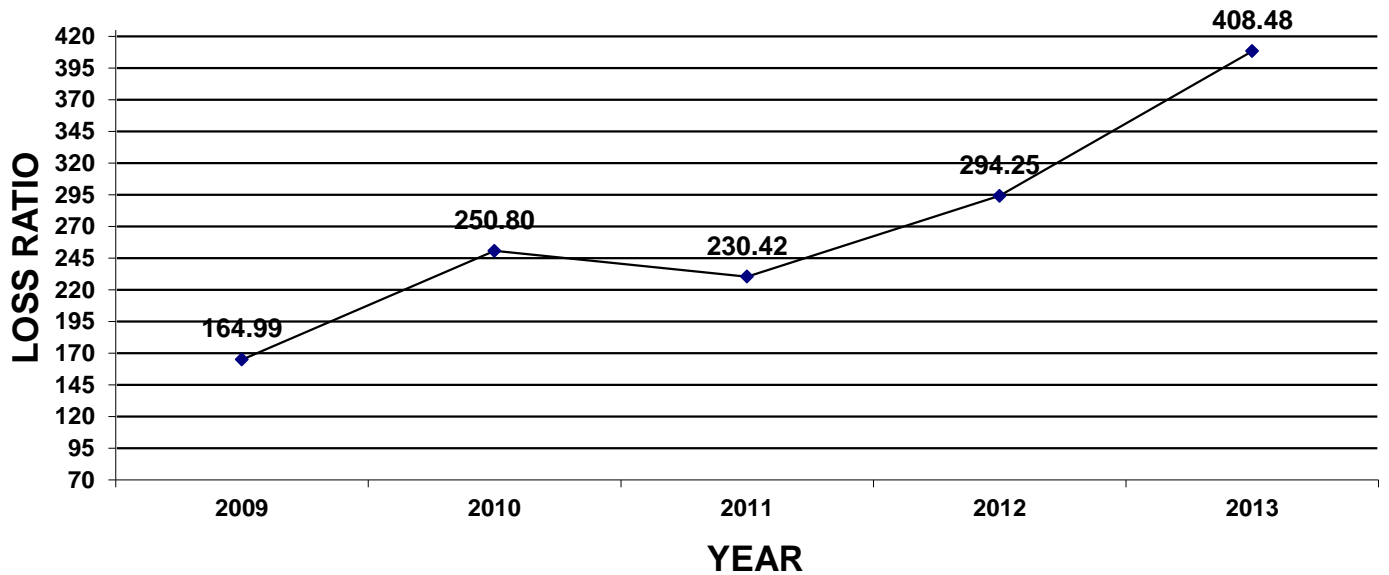
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	9	34	\$0	\$0	\$99,150	\$0	N/A
2	COUNTRY LIFE INSURANCE COMPANY	0.00%	9	21	\$0	\$0	\$25,103	\$0	N/A
3	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.02%	7	245	\$26,246	\$0	\$0	\$0	0.00%
4	GLENER LIFE INSURANCE SOCIETY	0.00%	9	2	\$0	\$0	\$0	\$0	N/A
5	HARTFORD LIFE AND ACCIDENT INSURANCE COMPA	0.00%	9	2	\$0	\$0	\$4,285	\$0	N/A
6	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	10.38%	3	15,272	\$11,239,157	\$164	\$286,867,761	\$0	2552.40%
7	HARTFORD LIFE INSURANCE COMPANY	2.34%	6	7,293	\$2,539,242	\$0	\$100,160,492	\$0	3944.50%
8	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	8	5	\$8,619	\$0	\$5,139	\$0	59.62%
9	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	9	10	\$0	\$0	\$86,104	\$0	N/A
10	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	13.91%	2	250	\$15,063,766	\$0	\$0	\$0	0.00%
11	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPA	3.05%	5	852	\$3,299,430	\$0	\$4,517,966	\$0	136.93%
12	NATIONWIDE LIFE INSURANCE COMPANY	64.71%	1	6,857	\$70,076,039	\$0	\$50,527,181	\$0	72.10%
13	PENN INSURANCE AND ANNUITY COMPANY THE	0.00%	9	1	\$0	\$0	\$5,610	\$0	N/A
14	PENN MUTUAL LIFE INSURANCE COMPANY THE	5.57%	4	25	\$6,032,800	\$0	\$20,017	\$0	0.33%
15	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	9	-31	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%		30,838	\$108,285,299	\$164	\$442,318,808	\$0	408.48%

MISSOURI INDIVIDUAL OTHER CONSIDERATIONS

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.01%	195	1,411	\$683,291	\$0	\$149,261	\$38,045	21.84%
2	AAA LIFE INSURANCE COMPANY	0.04%	133	4,659	\$2,967,693	\$0	\$2,194,919	\$672,451	73.96%
3	ABILITY INSURANCE COMPANY	0.00%	393	4	\$187	\$0	\$0	\$19	0.00%
4	ACACIA LIFE INSURANCE CO	0.00%	250	739	\$293,945	\$46,226	\$833,513	\$33,407	299.29%
5	AETNA LIFE INSURANCE COMPANY	0.01%	207	2,451	\$486,985	\$493,711	\$1,177,051	\$35,963	343.08%
6	ALFA LIFE INSURANCE CORPORATION	0.00%	401	1	\$0	\$0	\$0	\$10	N/A
7	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	401	1	\$0	\$0	\$2,373	\$0	N/A
8	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	401	10	\$0	\$0	\$7,169	\$0	N/A
9	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	1.85%	11	28,883	\$137,446,599	\$0	\$162,563,416	\$382,387	118.27%
10	ALLSTATE ASSURANCE COMPANY	0.00%	401	4	\$0	\$0	\$1,906	\$0	N/A
11	ALLSTATE LIFE INSURANCE COMPANY	0.13%	90	12,761	\$9,728,808	\$0	\$29,551,577	\$874,337	303.75%
12	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	326	58	\$36,701	\$0	\$3,898,196	\$11,006	10621.50%
13	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	401	29	\$0	\$0	\$0	\$249	N/A
14	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF	0.02%	171	2,284	\$1,154,083	\$336	\$478,631	\$72,423	41.50%
15	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	297	209	\$78,238	\$0	\$266,805	\$7,293	341.02%
16	AMERICAN CONTINENTAL INSURANCE COMPANY	0.01%	193	911	\$695,677	\$0	\$187,392	\$8,996	26.94%
17	AMERICAN EQUITY INVESTMENT LIFE INSURANCE CO	1.36%	16	12,213	\$101,277,093	\$0	\$45,443,965	\$2,392	44.87%
18	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF CI	0.05%	130	14,783	\$3,354,711	\$0	\$1,099,077	\$531,427	32.76%
19	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.67%	32	106,491	\$49,877,148	\$3,802,979	\$37,901,825	\$9,944,580	83.62%
20	AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.01%	214	15,572	\$449,748	\$0	\$340,108	\$42,794	75.62%
21	AMERICAN FIDELITY ASSURANCE COMPANY	0.06%	123	9,567	\$4,212,922	\$27,638	\$4,543,843	\$530,680	108.51%
22	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.00%	241	1,485	\$324,311	\$1,088	\$190,233	\$16,127	58.99%
23	AMERICAN FINANCIAL SECURITY LIFE INSURANCE CO	0.00%	356	4	\$9,511	\$0	\$0	\$105	0.00%
24	AMERICAN GENERAL LIFE INSURANCE CO	6.79%	3	124,716	\$505,370,608	\$766,284	\$296,537,814	\$12,397,125	58.83%
25	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	310	2,735	\$53,701	\$3,224	\$275,679	\$5,291	519.36%
26	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.08%	107	13,184	\$5,892,110	\$0	\$2,394,750	\$579,694	40.64%
27	AMERICAN HOME LIFE INSURANCE COMPANY	0.02%	158	4,469	\$1,631,427	\$26,169	\$1,437,738	\$137,195	89.73%
28	AMERICAN INCOME LIFE INSURANCE CO	0.15%	83	32,078	\$11,399,356	\$0	\$3,811,172	\$740,602	33.43%
29	AMERICAN LIFE & SECURITY CORP	0.00%	268	870	\$186,427	\$0	\$48,491	\$5,837	26.01%
30	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.00%	233	3,219	\$350,032	\$13,969	\$773,579	\$14,317	224.99%
31	AMERICAN NATIONAL INSURANCE COMPANY	0.26%	64	53,699	\$19,341,512	\$71,197	\$29,643,902	\$1,265,892	153.63%
32	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF	0.00%	274	186	\$139,990	\$0	\$64,785	\$24,828	46.28%
33	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	258	494	\$240,872	\$0	\$233,076	\$4,638	96.76%
34	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURAN	0.00%	360	11	\$6,784	\$0	\$0	\$179	0.00%
35	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	342	55	\$24,207	\$0	\$9,441	\$2,279	39.00%
36	AMERICAN REPUBLIC INSURANCE COMPANY	0.01%	174	3,369	\$1,106,405	\$62,385	\$1,055,972	\$156,268	101.08%
37	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.00%	397	126	\$90	\$0	\$119,864	\$17	133182.22%
38	AMERICAN UNDERWRITERS LIFE INSURANCE COMPA	0.00%	275	248	\$139,522	\$0	\$125,732	\$8,793	90.12%
39	AMERICAN UNITED LIFE INSURANCE COMPANY	0.20%	75	4,487	\$14,871,278	\$422,760	\$15,547,073	\$727,261	107.39%
40	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.05%	128	6,829	\$3,641,558	\$3,156	\$3,211,898	\$301,909	88.29%
41	AMERITAS LIFE INSURANCE CORP	0.12%	92	2,838	\$8,847,729	\$169,009	\$4,272,005	\$313,607	50.19%
42	AMICA LIFE INSURANCE COMPANY	0.00%	261	296	\$219,221	\$0	\$52,002	\$95,423	23.72%
43	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.01%	206	414	\$492,506	\$0	\$622,672	\$0	126.43%
44	ANTHEM LIFE INSURANCE COMPANY	0.00%	236	2,465	\$340,424	\$0	\$54,285	\$92,724	15.95%
45	ASSURED LIFE ASSOCIATION	0.00%	348	131	\$15,854	\$566	\$50,887	\$1,109	324.54%
46	ASSURITY LIFE INSURANCE COMPANY	0.04%	138	6,232	\$2,798,169	\$589,650	\$2,606,617	\$273,562	114.23%
47	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF I	0.00%	253	578	\$260,745	\$0	\$1,843,175	\$5,203	706.89%
48	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.35%	50	8,715	\$26,023,555	\$15,138	\$7,122,304	\$482,391	27.43%
49	ATHENE ANNUITY AND LIFE COMPANY	0.92%	26	22,699	\$68,661,450	\$1,178,757	\$85,313,750	\$1,483,971	125.97%
50	ATLANTA LIFE INSURANCE COMPANY	0.00%	319	4,884	\$44,486	\$0	\$151,897	\$6,931	341.45%
51	AURIGEN REINSURANCE COMPANY OF AMERICA	0.00%	382	11	\$639	\$0	\$0	\$405	0.00%
52	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	249	277	\$294,910	\$0	\$3,046,469	\$26,560	1033.02%
53	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	331	159	\$31,835	\$0	\$12,382	\$5,743	38.89%
54	AUTO OWNERS LIFE INSURANCE COMPANY	0.05%	127	6,747	\$3,968,889	\$0	\$3,123,563	\$710,765	78.70%
55	AXA EQUITABLE LIFE AND ANNUITY COMPANY	0.00%	234	255	\$347,353	\$0	\$433,570	\$77,443	124.82%
56	AXA EQUITABLE LIFE INSURANCE COMPANY	1.55%	14	34,312	\$115,011,150	\$4,388,756	\$88,177,330	\$6,749,763	80.48%
57	BALBOA LIFE INSURANCE COMPANY	0.00%	317	109	\$45,351	\$0	\$102,000	\$9,893	224.91%
58	BALTIMORE LIFE INSURANCE COMPANY THE	0.02%	159	690	\$1,612,893	\$32,783	\$310,716	\$14,794	21.30%
59	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	287	204	\$99,453	\$0	\$36,897	\$1,382	37.10%
60	BANKERS LIFE AND CASUALTY COMPANY	0.28%	59	23,375	\$21,051,574	\$33,370	\$27,222,115	\$392,871	129.47%
61	BANKERS LIFE INSURANCE COMPANY	0.02%	167	220	\$1,314,266	\$0	\$20,305	\$10	1.54%
62	BANNER LIFE INSURANCE COMPANY	0.21%	72	18,462	\$15,712,568	\$60,887	\$8,526,992	\$9,338,317	54.66%
63	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	299	279	\$75,683	\$5,750	\$527,830	\$25,482	705.02%
64	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	344	95	\$18,291	\$0	\$38,090	\$533	208.24%
65	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY (	0.00%	401	0	\$0	\$0	\$24,012	\$0	N/A
66	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.00%	334	26	\$29,988	\$0	\$0	\$30,024	0.00%
67	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.08%	109	28,967	\$5,765,924	\$2,379	\$2,430,757	\$495,125	42.20%
68	C M LIFE INSURANCE COMPANY	0.20%	76	5,593	\$14,869,401	\$0	\$19,928,886	\$584,037	134.03%
69	CANADA LIFE ASSURANCE COMPANY	0.02%	165	1,184	\$1,340,347	\$459,117	\$3,990,641	\$173,494	331.99%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	252	7,208	\$274,809	\$0	\$1,527,488	\$18,134	555.84%
71	CAPITOL LIFE INSURANCE COMPANY	0.00%	240	439	\$330,548	\$0	\$171,400	\$4,435	51.85%
72	CATAMARAN INSURANCE OF OHIO INC	0.00%	376	3	\$1,738	\$0	\$11,828	\$225	680.55%
73	CATHOLIC FINANCIAL LIFE	0.01%	224	2,121	\$392,204	\$21,821	\$621,173	\$24,863	163.94%
74	CATHOLIC HOLY FAMILY SOCIETY	0.04%	131	889	\$3,210,008	\$0	\$1,292,563	\$15,702	40.27%
75	CATHOLIC ORDER OF FORESTERS	0.00%	280	1,347	\$119,667	\$33,685	\$216,580	\$21,977	209.13%
76	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	322	90	\$38,265	\$0	\$20,974	\$1,758	54.81%
77	CENTRAL SECURITY LIFE INSURANCE CO	0.01%	221	6,297	\$404,442	\$2,587	\$691,861	\$29,252	171.71%
78	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	255	601	\$242,809	\$8,106	\$307,266	\$9,837	129.88%
79	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	288	440	\$99,123	\$2,675	\$139,518	\$9,766	143.45%
80	CENTURION LIFE INSURANCE COMPANY	0.00%	401	739	\$0	\$0	\$3,244,108	\$0	N/A
81	CENTURY LIFE ASSURANCE COMPANY	0.00%	398	1	\$60	\$0	\$0	\$4	0.00%
82	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	361	61	\$6,200	\$0	\$108,499	\$2,242	1749.98%
83	CHEROKEE NATIONAL LIFE INSURANCE COMPANY	0.00%	306	1,029	\$63,583	\$0	\$32,315	\$5,920	50.82%
84	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.01%	183	2,077	\$915,906	\$65	\$402,799	\$102,412	43.99%
85	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.01%	216	684	\$430,608	\$0	\$286,470	\$6,743	66.53%
86	CHURCH LIFE INSURANCE CORPORATION	0.00%	237	49	\$340,001	\$0	\$105,322	\$140	30.98%
87	CICA LIFE INSURANCE COMPANY OF AMERICA	0.01%	175	1,556	\$1,070,179	\$1,428	\$504,350	\$31,905	47.26%
88	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	381	3	\$921	\$0	\$3,000	\$12	325.73%
89	CINCINNATI LIFE INSURANCE COMPANY THE	0.11%	96	10,949	\$8,099,441	\$0	\$5,552,764	\$2,531,520	68.56%
90	CITIZENS SECURITY LIFE INS CO	0.00%	277	582	\$136,144	\$0	\$97,759	\$3,645	71.81%
91	CMFG LIFE INSURANCE COMPANY	0.06%	124	6,237	\$4,130,048	\$348,060	\$13,009,672	\$230,312	323.43%
92	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.04%	137	9,050	\$2,862,705	\$0	\$1,234,902	\$414,086	43.14%
93	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	242	1,417	\$316,778	\$0	\$531,108	\$5,353	167.66%
94	COLORADO BANKERS LIFE INS CO	0.02%	156	2,883	\$1,675,015	\$0	\$500,913	\$56,043	29.90%
95	COLUMBIAN LIFE INSURANCE COMPANY	0.04%	132	5,962	\$3,203,671	\$776	\$1,273,113	\$95,363	39.76%
96	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	263	436	\$213,537	\$8,767	\$162,833	\$5,936	80.36%
97	COLUMBUS LIFE INSURANCE COMPANY	0.47%	42	3,305	\$34,704,310	\$41,986	\$9,910,581	\$141,253	28.68%
98	COMBINED INSURANCE CO OF AMERICA	0.02%	160	9,758	\$1,474,063	\$0	\$1,935,425	\$83,246	131.30%
99	COMMONWEALTH ANNUITY AND LIFE INSURANCE CO	0.02%	155	2,680	\$1,742,088	\$0	\$11,946,028	\$167,340	685.73%
100	COMPANION LIFE INSURANCE COMPANY	0.00%	379	9	\$1,368	\$0	\$13,524	\$194	988.60%
101	COMPBENEFITS INSURANCE COMPANY	0.00%	369	28	\$3,184	\$0	\$30,060	\$228	944.10%
102	CONNECTICUT GENERAL LIFE INS CO	0.03%	144	1,827	\$2,502,093	\$873,699	\$12,783,462	\$440,278	545.83%
103	CONSECO LIFE INSURANCE CO	0.03%	152	4,974	\$1,987,774	\$27,787	\$7,645,173	\$305,930	386.01%
104	CONSTITUTION LIFE INSURANCE COMPANY	0.01%	194	1,564	\$685,075	\$0	\$429,989	\$11,759	62.77%
105	CONTINENTAL ASSURANCE COMPANY	0.01%	223	1,102	\$392,640	\$121,637	\$903,598	\$35	261.11%
106	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	238	1,435	\$339,131	\$562	\$995,725	\$47,671	293.78%
107	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.01%	212	1,279	\$455,606	\$0	\$271,580	\$13,549	59.61%
108	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.02%	166	971	\$1,328,312	\$0	\$2,764,971	\$45,591	208.16%
109	COUNTRY LIFE INSURANCE COMPANY	0.08%	106	13,849	\$5,910,132	\$955,921	\$5,375,141	\$1,460,422	107.12%
110	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	302	461	\$68,277	\$3,197	\$52,879	\$4,593	82.13%
111	CSA FRATERNAL LIFE	0.00%	316	570	\$47,450	\$0	\$65,281	\$3,297	137.58%
112	CSI LIFE INSURANCE COMPANY	0.00%	358	13	\$7,851	\$0	\$0	\$112	0.00%
113	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.00%	265	670	\$203,988	\$0	\$3,423,020	\$3,366	1678.05%
114	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	248	895	\$297,329	\$0	\$152,102	\$6,536	51.16%
115	DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.00%	386	1	\$474	\$0	\$0	\$0	0.00%
116	DIRECT GENERAL LIFE INSURANCE COMPANY	0.01%	227	1,524	\$373,567	\$0	\$51,265	\$21,375	13.72%
117	EAGLE LIFE INSURANCE COMPANY	0.01%	217	8	\$430,483	\$0	\$0	\$0	0.00%
118	ELCO MUTUAL LIFE AND ANNUITY	0.27%	60	575	\$20,011,270	\$198	\$11,548,208	\$994	57.71%
119	EMC NATIONAL LIFE COMPANY	0.03%	143	5,527	\$2,523,777	\$26,668	\$4,538,946	\$324,877	180.90%
120	EPIC LIFE INSURANCE COMPANY THE	0.00%	394	1	\$186	\$0	\$0	\$5	0.00%
121	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.01%	176	2,682	\$1,057,593	\$0	\$904,242	\$17,457	85.50%
122	EQUITRUST LIFE INSURANCE COMPANY	0.81%	29	3,379	\$60,285,747	\$0	\$19,224,137	\$11,831	31.89%
123	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.01%	186	4,721	\$844,148	\$52,149	\$2,882,848	\$62,289	347.69%
124	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AM	0.00%	343	41	\$22,598	\$0	\$0	\$2,175	0.00%
125	FAMILY LIFE INSURANCE COMPANY	0.01%	190	1,865	\$746,331	\$0	\$878,548	\$25,927	117.72%
126	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	400	915	\$16	\$0	\$505,849	\$1,874	3161556.25%
127	FARM BUREAU LIFE INSURANCE COMPANY OF MISSO	0.61%	35	72,025	\$45,315,504	\$2,928,934	\$22,105,943	\$5,116,251	55.25%
128	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.33%	52	54,798	\$24,551,746	\$3,220	\$21,267,464	\$5,709,047	86.64%
129	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	273	361	\$143,003	\$4,467	\$327,321	\$18,065	232.01%
130	FEDERATED LIFE INSURANCE COMPANY	0.12%	91	3,265	\$9,203,114	\$0	\$4,683,102	\$1,007,951	50.89%
131	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.52%	39	11,122	\$38,458,010	\$4,058	\$42,301,153	\$842,482	110.00%
132	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.24%	68	2,218	\$17,564,780	\$0	\$20,199,737	\$73,923	115.00%
133	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.03%	151	2,530	\$2,006,009	\$39,065	\$2,189,923	\$418,940	111.12%
134	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.11%	99	8,019	\$7,856,285	\$0	\$3,767,690	\$21,826	47.96%
135	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMP	0.00%	270	587	\$169,668	\$170,525	\$484,435	\$11,581	386.02%
136	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF T	0.00%	329	147	\$33,162	\$3,444	\$27,224	\$4,849	92.48%
137	FIRST CATHOLIC SLOVAK UNION OF THE UNITED STA	0.00%	312	12	\$51,086	\$73	\$145,987	\$21	285.91%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	FIRST GUARANTY INSURANCE COMPANY	0.00%	266	63	\$195,955	\$0	\$7,404	\$163	3.78%
139	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	365	4,060	\$5,655	\$0	\$275,687	\$1,949	4875.10%
140	FIRST INVESTORS LIFE INSURANCE COMPANY	0.01%	226	540	\$379,036	\$1,923	\$271,853	\$48,171	72.23%
141	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.04%	142	5,345	\$2,629,108	\$0	\$3,897,003	\$1,449,873	148.23%
142	FORETHOUGHT LIFE INSURANCE COMPANY	0.54%	37	1,431	\$40,390,438	\$0	\$3,250,201	\$3,479	8.05%
143	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	285	339	\$108,433	\$0	\$0	\$8,873	0.00%
144	FUNERAL DIRECTORS LIFE INSURANCE CO	0.04%	140	2,517	\$2,734,825	\$755	\$1,069,605	\$8,415	39.14%
145	GARDEN STATE LIFE INSURANCE COMPANY	0.01%	213	685	\$452,580	\$0	\$339,920	\$47,704	75.11%
146	GBU FINANCIAL LIFE	0.03%	147	490	\$2,267,850	\$4,849	\$367,181	\$3,278	16.40%
147	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.31%	54	25,489	\$23,374,980	\$15,869,686	\$47,300,946	\$3,098,071	270.25%
148	GENERATION LIFE INSURANCE COMPANY	0.00%	311	104	\$52,330	\$0	\$962	\$5,119	1.84%
149	GENWORTH LIFE AND ANNUITY INSURANCE COMPAN	0.56%	36	40,851	\$41,808,630	\$0	\$77,232,702	\$10,762,078	184.73%
150	GENWORTH LIFE INSURANCE COMPANY	0.35%	51	8,330	\$25,705,609	\$0	\$20,076,778	\$2,238,072	78.10%
151	GERBER LIFE INSURANCE COMPANY	0.08%	105	74,888	\$6,056,804	\$0	\$1,683,317	\$901,542	27.79%
152	GLENER LIFE INSURANCE SOCIETY	0.01%	218	602	\$409,949	\$1,081	\$1,334,392	\$16,366	325.77%
153	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.07%	115	79,404	\$4,956,398	\$348	\$2,694,827	\$613,558	54.38%
154	GOLDEN RULE INSURANCE COMPANY	0.02%	154	2,400	\$1,793,501	\$2,576	\$6,746,197	\$208,347	376.29%
155	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE	0.01%	209	852	\$473,898	\$80,181	\$387,551	\$32,201	98.70%
156	GRANGE LIFE INSURANCE COMPANY	0.00%	281	107	\$117,711	\$0	\$4,528	\$23,741	3.85%
157	GREAT AMERICAN LIFE INSURANCE COMPANY	1.49%	15	5,321	\$110,849,228	\$0	\$18,960,842	\$175,708	17.11%
158	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.01%	198	1,321	\$603,404	\$27	\$740,363	\$74,848	122.70%
159	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	231	773	\$351,430	\$5,769	\$455,443	\$40,637	131.24%
160	GREAT WESTERN INSURANCE COMPANY	0.00%	341	3	\$24,789	\$0	\$37,500	\$0	151.28%
161	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	0.31%	55	5,020	\$23,237,575	\$300,778	\$9,069,392	\$736,815	40.32%
162	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.01%	196	5,051	\$672,279	\$0	\$349,625	\$48,195	52.01%
163	GUARANTY INCOME LIFE INSURANCE COMPANY	0.01%	197	305	\$636,036	\$0	\$876,040	\$3,840	137.73%
164	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.11%	97	937	\$7,991,299	\$0	\$5,811,424	\$39,518	72.72%
165	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.18%	77	5,316	\$13,649,049	\$4,388,686	\$9,088,924	\$1,542,435	98.74%
166	GUGGENHEIM LIFE AND ANNUITY COMPANY	0.15%	86	363	\$10,811,663	\$0	\$2,262,350	\$0	20.93%
167	HARTFORD LIFE AND ACCIDENT INSURANCE COMPAN	0.00%	259	208	\$229,171	\$90	\$907,235	\$27,121	395.92%
168	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.99%	24	27,222	\$73,751,797	\$164	\$305,840,250	\$4,495,958	414.69%
169	HARTFORD LIFE INSURANCE COMPANY	0.11%	98	19,879	\$7,898,374	\$48,510	\$110,564,593	\$1,252,821	1400.45%
170	HCC LIFE INSURANCE COMPANY	0.00%	355	15	\$10,071	\$0	\$0	\$793	0.00%
171	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	345	123	\$17,194	\$60	\$78,692	\$607	458.02%
172	HERITAGE LIFE INSURANCE COMPANY	0.00%	401	2	\$0	\$0	\$0	\$15	N/A
173	HERITAGE UNION LIFE INSURANCE COMPANY	0.00%	290	118	\$93,498	\$0	\$109,072	\$5,233	116.66%
174	HOMESTEADERS LIFE COMPANY	0.00%	304	2,653	\$66,367	\$0	\$250,203	\$3,370	377.00%
175	HORACE MANN LIFE INSURANCE COMPANY	0.06%	122	3,810	\$4,358,883	\$0	\$3,382,892	\$160,208	77.61%
176	HUMANA INSURANCE COMPANY	0.00%	314	202	\$49,253	\$0	\$16,771	\$18,310	34.05%
177	HUMANADENTAL INSURANCE COMPANY	0.00%	333	138	\$30,259	\$1,998	\$198,546	\$1,679	662.76%
178	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	362	228	\$6,118	\$558	\$21,337	\$791	357.88%
179	IDEALIFE INSURANCE COMPANY	0.00%	327	295	\$36,639	\$0	\$60,793	\$3,258	165.92%
180	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.02%	157	3,768	\$1,649,797	\$43,806	\$1,095,522	\$267,503	69.06%
181	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.00%	401	6	\$0	\$0	\$0	\$477	N/A
182	INDEPENDENT ORDER OF FORESTERS THE	0.06%	119	8,526	\$4,455,269	\$235,482	\$2,693,744	\$355,161	65.75%
183	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & AI	0.00%	254	623	\$244,371	\$0	\$344,189	\$43,420	140.85%
184	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL S	0.00%	325	59	\$36,994	\$0	\$19,258	\$4,008	52.06%
185	ING LIFE INSURANCE AND ANNUITY COMPANY	0.04%	141	3,575	\$2,689,911	\$0	\$22,501,354	\$254,192	836.51%
186	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.37%	47	6,233	\$27,654,821	\$157,024	\$53,720,700	\$53,288	194.82%
187	INTEGRITY LIFE INSURANCE COMPANY	0.08%	108	1,263	\$5,800,462	\$0	\$10,047,939	\$9,214	173.23%
188	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	392	0	\$214	\$0	\$6,308	\$0	2947.66%
189	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	328	260	\$35,675	\$2,728	\$41,459	\$1,110	123.86%
190	INVESTORS LIFE INSURANCE COMPANY OF NORTH AI	0.01%	210	1,122	\$467,497	\$445	\$1,453,674	\$55,585	311.04%
191	JACKSON NATIONAL LIFE INSURANCE COMPANY	5.39%	5	73,192	\$401,075,485	\$615,112	\$249,178,515	\$5,294,132	62.28%
192	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.21%	73	1,199	\$15,667,582	\$59,462	\$3,667,817	\$30,045	23.79%
193	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	271	226	\$156,999	\$0	\$557,528	\$21,080	355.12%
194	JOHN HANCOCK LIFE & HEALTH INSURANCE COMPAN	0.00%	324	62	\$37,119	\$0	\$110,697	\$13,683	298.22%
195	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	1.08%	22	39,945	\$80,582,660	\$6,290,462	\$307,620,944	\$7,012,546	389.55%
196	KANAWHA INSURANCE COMPANY	0.01%	184	1,804	\$901,170	\$0	\$132,218	\$48,983	14.67%
197	KANSAS CITY LIFE INSURANCE COMPANY	0.39%	46	21,840	\$29,103,938	\$334,050	\$36,883,266	\$1,592,887	127.88%
198	KNIGHTS OF COLUMBUS	0.65%	33	68,301	\$48,693,272	\$9,008,309	\$20,826,545	\$3,462,982	61.27%
199	LAFAYETTE LIFE INSURANCE COMPANY THE	0.31%	56	3,033	\$22,878,506	\$1,655,840	\$3,615,074	\$663,160	23.04%
200	LANDMARK LIFE INSURANCE COMPANY	0.00%	279	279	\$127,458	\$0	\$14,563	\$1,836	11.43%
201	LEADERS LIFE INSURANCE COMPANY	0.00%	286	499	\$101,284	\$1,692	\$0	\$26	1.67%
202	LEWER LIFE INSURANCE COMPANY	0.00%	383	6	\$610	\$0	\$0	\$254	0.00%
203	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.17%	80	5,287	\$12,586,163	\$119,811	\$5,072,890	\$492,280	41.26%
204	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.04%	136	5,859	\$2,875,996	\$14	\$1,116,388	\$281,139	38.82%
205	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	272	200	\$156,034	\$0	\$1,735,360	\$6,652	1112.17%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.11%	95	3,054	\$8,162,972	\$0	\$7,938,173	\$203,736	97.25%
207	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	372	13	\$2,788	\$0	\$0	\$157	0.00%
208	LIFESECURE INSURANCE COMPANY	0.00%	308	986	\$58,615	\$0	\$386,329	\$6,055	659.10%
209	LIFESHIELD NATIONAL INSURANCE CO	0.00%	353	37	\$10,883	\$0	\$2,913	\$2,100	26.77%
210	LINCOLN BENEFIT LIFE COMPANY	0.25%	67	13,227	\$18,311,042	\$4,253	\$50,409,242	\$3,655,913	275.32%
211	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.06%	116	14,763	\$4,703,548	\$16,231	\$3,027,803	\$91,196	64.72%
212	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	337	164	\$26,672	\$661	\$510,280	\$6,272	1915.65%
213	LINCOLN NATIONAL LIFE INSURANCE COMPANY	4.78%	6	63,654	\$355,451,085	\$329,915	\$263,829,299	\$7,891,122	74.32%
214	LONGEVITY INSURANCE COMPANY	0.00%	367	45	\$4,954	\$0	\$0	\$635	0.00%
215	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	278	964	\$133,647	\$1,684	\$1,198,868	\$12,050	898.30%
216	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	366	93	\$5,435	\$117	\$17,165	\$683	317.98%
217	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	199	2,107	\$587,786	\$1,857	\$512,402	\$21,765	87.49%
218	MANHATTAN LIFE INSURANCE COMPANY	0.00%	296	349	\$78,875	\$6,959	\$211,129	\$8,963	276.50%
219	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.01%	191	1,069	\$739,275	\$37	\$996,514	\$94,706	134.80%
220	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.00%	335	39	\$28,832	\$0	\$23,501	\$362	81.51%
221	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPAN	1.23%	19	31,077	\$91,551,993	\$21,043,702	\$54,433,460	\$4,708,444	82.44%
222	MEDICO CORP LIFE INSURANCE COMPANY	0.00%	401	0	\$0	\$0	-\$13,018	\$0	N/A
223	MEDICO INSURANCE COMPANY	0.00%	294	249	\$86,034	\$3,744	\$70,368	\$1,718	86.14%
224	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.00%	245	835	\$308,222	\$2,814	\$408,031	\$36,816	133.30%
225	MEMBERS LIFE INSURANCE COMPANY	0.02%	162	28	\$1,421,354	\$0	\$0	\$253	0.00%
226	MERIT LIFE INSURANCE CO	0.01%	192	5,264	\$715,403	\$0	\$364,184	\$36,860	50.91%
227	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.14%	87	19,804	\$10,733,611	\$0	\$62,874,126	\$802,266	585.77%
228	METLIFE INVESTORS INSURANCE COMPANY	0.09%	102	317	\$6,480,558	\$0	\$84,342,188	\$37,682	1301.46%
229	METLIFE INVESTORS USA INSURANCE COMPANY	1.82%	12	26,716	\$135,298,544	\$78,175	\$126,304,661	\$6,349,070	93.41%
230	METROPOLITAN LIFE INSURANCE COMPANY	1.08%	23	152,462	\$80,424,979	\$16,782,294	\$141,358,615	\$3,847,791	196.63%
231	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.03%	148	4,955	\$2,200,398	\$0	\$4,308,019	\$328,153	195.78%
232	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.74%	30	11,238	\$55,098,460	\$16,739	\$16,620,948	\$1,460,835	30.20%
233	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF T	0.00%	309	177	\$55,133	\$122	\$25,034	\$4,516	45.63%
234	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	330	152	\$32,162	\$3,420	\$39,112	\$3,759	132.24%
235	MINNESOTA LIFE INSURANCE COMPANY	0.92%	27	11,762	\$68,387,369	\$662,655	\$23,239,243	\$4,542,126	34.95%
236	MISSOURI VALLEY LIFE AND HEALTH INSURANCE COI	0.00%	390	0	\$254	\$0	\$10,085	\$0	3970.47%
237	MML BAY STATE LIFE INSURANCE COMPANY	0.01%	188	766	\$805,534	\$0	\$1,202,673	\$113,603	149.30%
238	MODERN WOODMEN OF AMERICA	0.45%	43	28,236	\$33,127,834	\$580,504	\$19,019,033	\$857,102	59.16%
239	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	370	38	\$2,901	\$75	\$3,599	\$421	126.65%
240	MONUMENTAL LIFE INSURANCE COMPANY	0.27%	61	34,835	\$19,943,792	\$4,189	\$25,518,474	\$526,443	127.97%
241	MONY LIFE INSURANCE COMPANY	0.03%	150	4,991	\$2,098,165	\$1,046,397	\$6,549,302	\$195,196	362.02%
242	MONY LIFE INSURANCE COMPANY OF AMERICA	0.09%	101	1,551	\$6,729,387	\$0	\$7,513,028	\$510,283	111.65%
243	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	293	171	\$89,086	\$0	\$0	\$6,741	0.00%
244	MTL INSURANCE COMPANY	0.04%	139	1,380	\$2,763,612	\$163,474	\$1,345,078	\$231,969	54.59%
245	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.20%	74	1,269	\$15,095,282	\$2,770	\$3,393,543	\$2,500	22.50%
246	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.01%	202	4,533	\$543,647	\$0	\$1,048,751	\$96,452	192.91%
247	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	283	111	\$111,790	\$1,438	\$13,162	\$1,348	13.06%
248	NATIONAL FARMERS UNION LIFE INSURANCE COMPAN	0.00%	284	398	\$110,108	\$1,207	\$290,778	\$10,395	265.18%
249	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	385	3	\$492	\$0	\$0	\$50	0.00%
250	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.01%	219	6,921	\$409,478	\$20,470	\$508,105	\$74,143	129.09%
251	NATIONAL LIFE INSURANCE COMPANY	0.09%	104	2,422	\$6,447,483	\$3,298,341	\$22,686,749	\$465,335	403.03%
252	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE	0.00%	264	918	\$212,012	\$0	\$1,349	\$50,642	0.64%
253	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.42%	44	4,237	\$31,569,766	\$4,721	\$10,395,334	\$52,139	32.94%
254	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPAN	0.22%	70	3,487	\$16,413,121	\$1,295	\$5,958,949	\$1,318,058	36.31%
255	NATIONWIDE LIFE INSURANCE COMPANY	1.15%	21	10,849	\$85,555,215	\$383,914	\$62,175,845	\$650,631	73.12%
256	NEW ENGLAND LIFE INSURANCE COMPANY	0.08%	110	3,238	\$5,750,744	\$38,791	\$21,096,852	\$741,513	367.53%
257	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWE	0.00%	401	3	\$0	\$0	\$25,136	\$199	N/A
258	NEW YORK LIFE INSURANCE AND ANNUITY CORPORA	3.51%	9	24,586	\$260,912,775	\$0	\$165,159,335	\$2,501,890	63.30%
259	NEW YORK LIFE INSURANCE COMPANY	0.67%	31	60,971	\$49,955,114	\$17,105,061	\$47,193,807	\$6,791,601	128.71%
260	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH I	0.64%	34	10,926	\$47,422,341	\$0	\$27,153,494	\$1,882,946	57.26%
261	NORTH AMERICAN INSURANCE COMPANY	0.00%	399	1	\$46	\$0	\$2,500	\$5	5434.78%
262	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAN	4.01%	7	146,153	\$298,696,622	\$98,563,794	\$185,075,998	\$33,053,815	94.96%
263	NYLIFE INSURANCE COMPANY OF ARIZONA	0.02%	173	993	\$1,120,109	\$0	\$382,547	\$360,856	34.15%
264	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH I	0.01%	208	845	\$476,715	\$2,947	\$387,344	\$24,514	81.87%
265	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.16%	82	4,764	\$11,809,776	\$0	\$11,303,884	\$1,975,133	95.72%
266	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.86%	28	9,297	\$63,996,701	\$879,755	\$39,273,153	\$181,270	62.74%
267	OHIO STATE LIFE INSURANCE COMPANY THE	0.01%	187	1,673	\$814,276	\$1,104	\$963,608	\$113,359	118.47%
268	OLD AMERICAN INSURANCE COMPANY	0.07%	112	15,937	\$5,144,617	\$0	\$4,584,401	\$79,694	89.11%
269	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	251	1,385	\$286,956	\$0	\$254,526	\$88,376	88.70%
270	OLD SURETY LIFE INSURANCE COMPANY	0.00%	377	7	\$1,650	\$0	\$0	\$45	0.00%
271	OLD UNITED LIFE INSURANCE COMPANY	0.00%	373	21	\$2,270	\$0	\$29,325	\$210	1291.85%
272	OXFORD LIFE INSURANCE COMPANY	0.03%	149	1,786	\$2,163,256	\$0	\$524,090	\$18,855	24.23%
273	OZARK NATIONAL LIFE INSURANCE COMPANY	0.25%	66	46,865	\$18,703,317	\$69,891	\$10,468,885	\$1,573,579	56.35%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
274	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	354	17	\$10,101	\$170	\$0	\$0	1.68%
275	PACIFIC LIFE & ANNUITY COMPANY	0.06%	120	494	\$4,415,167	\$0	\$4,781,428	\$0	108.30%
276	PACIFIC LIFE INSURANCE COMPANY	6.20%	4	14,976	\$461,120,981	\$126,801	\$205,792,921	\$5,218,006	44.66%
277	PAN AMERICAN ASSURANCE COMPANY	0.00%	246	421	\$306,899	\$0	\$822,896	\$35,070	268.13%
278	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	307	296	\$58,728	\$14,891	\$157,541	\$9,744	293.61%
279	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	375	3	\$1,945	\$0	\$2,672	\$35	137.38%
280	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	320	588	\$39,850	\$0	\$112,822	\$1,742	283.12%
281	PAUL REVERE VARIABLE ANNUITY INSURANCE COMP	0.00%	295	261	\$84,481	\$0	\$230,608	\$8,913	272.97%
282	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	0.01%	204	721	\$526,931	\$0	\$844,020	\$117,543	160.18%
283	PEKIN LIFE INSURANCE COMPANY	0.01%	211	713	\$464,933	\$353	\$177,739	\$82,979	38.30%
284	PENN INSURANCE AND ANNUITY COMPANY THE	0.05%	129	366	\$3,490,336	\$0	\$550,174	\$160,245	15.76%
285	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.17%	79	4,673	\$12,694,472	\$349,686	\$9,514,899	\$472,451	77.71%
286	PENNSYLVANIA LIFE INSURANCE COMPANY	0.01%	215	993	\$446,569	\$0	\$826,043	\$21,977	184.98%
287	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.00%	256	382	\$242,635	\$48	\$81,871	\$59,665	33.76%
288	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.00%	359	67	\$7,076	\$0	\$4,397	\$1,580	62.14%
289	PHILADELPHIA FINANCIAL LIFE ASSURANCE COMPAN	0.00%	357	13	\$9,418	\$0	\$423,945	\$23,864	4501.43%
290	PHL VARIABLE INSURANCE COMPANY	0.26%	63	3,647	\$19,451,614	\$0	\$18,866,253	\$1,802,587	96.99%
291	PHOENIX LIFE AND ANNUITY COMPANY	0.00%	229	270	\$364,990	\$0	\$1,605,181	\$219,027	439.79%
292	PHOENIX LIFE INSURANCE COMPANY	0.30%	57	13,844	\$22,076,919	\$4,991,838	\$30,947,530	\$1,181,254	162.79%
293	PHYSICIANS LIFE INSURANCE COMPANY	0.07%	111	12,360	\$5,435,719	\$0	\$4,169,149	\$101,081	76.70%
294	PIONEER AMERICAN INSURANCE COMPANY	0.01%	205	1,332	\$500,857	\$0	\$74,822	\$13,868	14.94%
295	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.01%	179	579	\$990,191	\$2,099	\$458,984	\$61,075	46.57%
296	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	321	120	\$39,688	\$0	\$54,672	\$2,038	137.75%
297	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	298	1,182	\$77,163	\$1,245	\$49,724	\$6,841	66.05%
298	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.00%	260	569	\$228,784	\$197	\$34,901	\$1,735	15.34%
299	PRIMERICA LIFE INSURANCE COMPANY	0.41%	45	34,561	\$30,741,585	\$0	\$20,452,813	\$8,925,341	66.53%
300	PRINCIPAL LIFE INSURANCE COMPANY	0.95%	25	12,605	\$71,020,466	\$2,568,188	\$28,467,051	\$1,520,878	43.70%
301	PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	0.14%	88	1,767	\$10,539,682	\$0	\$50,662	\$1,356,449	0.48%
302	PROFESSIONAL INSURANCE COMPANY	0.00%	352	37	\$11,363	\$0	\$95,465	\$1,325	840.14%
303	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPAN	0.00%	318	217	\$44,617	\$1,682	\$115,656	\$3,904	262.99%
304	PROTECTIVE LIFE INSURANCE COMPANY	7.23%	2	71,419	\$537,736,870	\$26,465	\$222,292,478	\$8,940,014	41.34%
305	PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE	0.00%	349	19	\$13,560	\$0	\$0	\$155	0.00%
306	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPAN	0.12%	93	21,449	\$8,674,777	\$0	\$2,375,711	\$953,304	27.39%
307	PROVIDENT LIFE AND CASUALTY INSURANCE COMPAN	0.00%	391	2	\$231	\$0	\$0	\$27	0.00%
308	PRUCO LIFE INSURANCE COMPANY	3.69%	8	39,204	\$274,332,742	\$0	\$179,823,843	\$9,126,617	65.55%
309	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORA	0.03%	146	7,375	\$2,424,570	\$0	\$147,091,095	\$9,940	6066.69%
310	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.37%	48	158,756	\$27,543,434	\$36,219,715	\$123,260,018	\$2,933,895	579.01%
311	PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY	0.00%	401	0	\$0	\$0	\$171	\$0	N/A
312	PYRAMID LIFE INSURANCE COMPANY	0.00%	244	1,958	\$311,416	\$0	\$582,362	\$20,796	187.00%
313	RELIABLE LIFE INSURANCE COMPANY	0.15%	85	137,741	\$10,894,064	\$7	\$8,988,755	\$649,244	82.51%
314	RELIAANCE STANDARD LIFE INSURANCE COMPANY	0.16%	81	926	\$12,118,981	\$285	\$2,192,698	\$3,434	18.10%
315	RELIASTAR LIFE INSURANCE COMPANY	0.27%	62	22,667	\$19,922,412	\$216,503	\$17,684,515	\$8,162,494	89.85%
316	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.01%	201	2,410	\$564,206	\$1,241	\$824,111	\$78,867	146.29%
317	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY	0.00%	339	882	\$25,857	\$0	\$114,350	\$4,015	442.24%
318	RESERVE NATIONAL INSURANCE COMPANY	0.00%	230	833	\$352,824	\$0	\$49,639	\$8,317	14.07%
319	RGA REINSURANCE COMPANY	0.02%	172	201	\$1,138,768	\$670,628	\$1,939,790	\$76,840	229.23%
320	RIVERSOURCE LIFE INSURANCE COMPANY	1.24%	18	34,139	\$92,574,302	\$0	\$265,932,941	\$2,082,649	287.26%
321	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	378	146	\$1,513	\$1,542	\$24,111	\$659	1695.51%
322	ROYAL NEIGHBORS OF AMERICA	0.02%	161	6,840	\$1,462,048	\$60,477	\$1,179,583	\$61,443	84.82%
323	S USA LIFE INSURANCE COMPANY INC	0.00%	368	9	\$4,348	\$0	\$0	\$1,650	0.00%
324	SAGICOR LIFE INSURANCE COMPANY	0.23%	69	1,308	\$17,277,803	\$1,813	\$2,285,227	\$7,672	13.24%
325	SAVINGS BANK LIFE INSURANCE COMPANY OF MASS.	0.02%	153	2,880	\$1,844,317	\$31,947	\$546,296	\$1,365,978	31.35%
326	SEARS LIFE INSURANCE COMPANY	0.00%	384	1	\$572	\$0	\$0	\$0	0.00%
327	SECURIAN LIFE INSURANCE COMPANY	0.00%	351	1	\$11,832	\$0	\$0	\$1,000	0.00%
328	SECURITY BENEFIT LIFE INSURANCE COMPANY	1.31%	17	6,801	\$97,187,153	\$78,095	\$23,765,452	\$60,590	24.53%
329	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	313	132	\$49,900	\$0	\$106,039	\$1,616	212.50%
330	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.15%	84	2,939	\$11,078,920	\$42,223	\$14,034,449	\$1,363,707	127.06%
331	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NE	0.01%	189	3,109	\$782,284	\$73,890	\$166,627	\$90,362	30.75%
332	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.01%	203	1,403	\$534,303	\$0	\$327,682	\$10,231	61.33%
333	SENIOR LIFE INSURANCE COMPANY	0.01%	182	1,713	\$916,277	\$0	\$278,810	\$14,133	30.43%
334	SENTINEL AMERICAN LIFE INSURANCE CO	0.00%	388	28	\$298	\$0	\$155	\$31	52.01%
335	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.01%	185	1,796	\$864,671	\$3,012	\$1,029,391	\$190,500	119.40%
336	SETTLERS LIFE INSURANCE COMPANY	0.00%	303	134	\$66,722	\$1,791	\$33,147	\$1,964	52.36%
337	SHELTER LIFE INSURANCE COMPANY	0.37%	49	67,828	\$27,443,468	\$1,758,525	\$17,416,274	\$5,186,763	69.87%
338	SHENANDOAH LIFE INSURANCE COMPANY	0.01%	200	1,391	\$574,687	\$1,439	\$1,047,542	\$58,024	182.53%
339	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	346	346	\$17,168	\$989	\$59,014	\$1,069	349.50%
340	SONS OF NORWAY	0.00%	380	1	\$1,000	\$0	\$7,320	\$0	732.00%
341	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	401	2	\$0	\$0	\$0	\$142	N/A

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
342	STANDARD INSURANCE COMPANY	0.09%	103	846	\$6,478,060	\$38,244	\$2,816,773	\$6,594	44.07%
343	STANDARD LIFE AND ACCIDENT INSURANCE COMPAN	0.00%	247	1,968	\$299,679	\$22,933	\$815,185	\$17,180	279.67%
344	STANDARD LIFE AND CASUALTY COMPANY	0.00%	387	154	\$438	\$67	\$0	\$353	15.30%
345	STANDARD SECURITY LIFE INSURANCE COMPANY OF	0.00%	371	36	\$2,848	\$211	\$414	\$341	21.95%
346	STARMOUNT LIFE INSURANCE COMPANY	0.01%	225	743	\$381,982	\$0	\$45,000	\$19,088	11.78%
347	STATE FARM LIFE INSURANCE COMPANY	1.99%	10	234,081	\$148,082,091	\$19,296,533	\$92,768,501	\$21,095,534	75.68%
348	STATE LIFE INSURANCE COMPANY	0.18%	78	1,711	\$13,199,949	\$36,871	\$7,133,397	\$112,481	54.32%
349	STATE MUTUAL INSURANCE COMPANY	0.00%	267	471	\$192,304	\$24,790	\$329,329	\$5,883	184.15%
350	STERLING INVESTORS LIFE INSURANCE COMPANY	0.00%	301	133	\$72,864	\$0	\$7,285	\$1,249	10.00%
351	STERLING LIFE INSURANCE COMPANY	0.00%	300	161	\$75,099	\$0	\$0	\$0	0.00%
352	STONEBRIDGE LIFE INSURANCE COMPANY	0.02%	169	4,515	\$1,207,888	\$0	\$1,468,147	\$59,452	121.55%
353	SUN LIFE ASSURANCE COMPANY OF CANADA	0.10%	100	1,699	\$7,273,729	\$1,262,082	\$9,924,340	\$910,119	153.79%
354	SUN LIFE ASSURANCE OF CANADA (US)	0.02%	168	1,235	\$1,277,063	\$0	\$26,648,230	\$231,727	2086.68%
355	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	269	200	\$174,623	\$184	\$241,533	\$9,673	138.42%
356	SURETY LIFE INSURANCE COMPANY	0.00%	235	669	\$346,923	\$0	\$850,703	\$46,292	245.21%
357	SWISS RE LIFE & HEALTH AMERICA INC	0.00%	401	5	\$0	\$0	\$363,800	\$0	N/A
358	SYMETRA LIFE INSURANCE COMPANY	0.29%	58	11,328	\$21,869,831	\$163	\$20,878,014	\$1,091,149	95.47%
359	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	340	151	\$25,561	\$0	\$47,550	\$2,608	186.03%
360	TEACHERS INSURANCE AND ANNUITY ASSOCIATION (	1.17%	20	39,247	\$86,912,896	\$39,546,999	\$138,129,371	\$271,962	204.43%
361	TEXAS LIFE INSURANCE COMPANY	0.04%	134	9,645	\$2,919,837	\$207,430	\$4,635,407	\$338,018	165.86%
362	THRIVENT FINANCIAL FOR LUTHERANS	1.60%	13	81,565	\$118,840,006	\$5,380,635	\$85,991,935	\$5,108,215	76.89%
363	THRIVENT LIFE INSURANCE COMPANY	0.01%	180	480	\$960,060	\$0	\$1,790,167	\$13,845	186.46%
364	TIAA-CREF LIFE INSURANCE COMPANY	0.06%	117	1,418	\$4,603,407	\$0	\$2,546,804	\$505,513	55.32%
365	TIME INSURANCE COMPANY	0.01%	178	1,672	\$995,265	\$0	\$786,600	\$57,912	79.03%
366	TRANS WORLD ASSURANCE COMPANY	0.00%	282	430	\$114,411	\$0	\$101,464	\$13,195	88.68%
367	TRANSAMERICA ADVISORS LIFE INSURANCE COMPAN	0.00%	243	774	\$315,547	\$0	\$9,779,339	\$56,864	3099.17%
368	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPAN	0.21%	71	498	\$15,979,415	\$0	\$4,762,802	\$6,974	29.81%
369	TRANSAMERICA LIFE INSURANCE COMPANY	8.33%	1	58,627	\$619,480,918	\$209,341	\$220,154,397	\$7,056,887	35.57%
370	TRUSTMARK INSURANCE COMPANY	0.01%	222	1,183	\$402,178	\$29,402	\$953,040	\$19,890	244.28%
371	U S FINANCIAL LIFE INSURANCE COMPANY	0.05%	126	2,903	\$3,988,154	\$0	\$5,439,201	\$833,758	136.38%
372	ULLICO LIFE INSURANCE COMPANY	0.00%	332	44	\$30,653	\$0	\$9,554	\$2,422	31.17%
373	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	395	1	\$133	\$0	\$0	\$15	0.00%
374	UNIFIED LIFE INSURANCE COMPANY	0.00%	232	1,988	\$351,337	\$5,432	\$239,532	\$49,834	69.72%
375	UNION CENTRAL LIFE INSURANCE COMPANY	0.11%	94	4,474	\$8,321,019	\$147,633	\$10,087,093	\$620,926	123.00%
376	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	289	516	\$97,748	\$0	\$314,535	\$3,695	321.78%
377	UNION LABOR LIFE INSURANCE COMPANY	0.00%	350	41	\$12,235	\$1,374	\$4,769	\$758	50.21%
378	UNION SECURITY INSURANCE COMPANY	0.02%	170	6,257	\$1,184,458	\$8,246	\$4,434,609	\$133,121	375.10%
379	UNITED AMERICAN INSURANCE COMPANY	0.04%	135	3,794	\$2,893,812	\$0	\$4,629,872	\$21,613	159.99%
380	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	338	104	\$26,286	\$0	\$49,220	\$1,091	187.25%
381	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	228	6,385	\$366,061	\$26,286	\$939,976	\$26,515	263.96%
382	UNITED HERITAGE LIFE INSURANCE COMPANY	0.06%	118	5,477	\$4,601,379	\$16,833	\$2,317,193	\$53,027	50.72%
383	UNITED HOME LIFE INSURANCE COMPANY	0.01%	177	1,664	\$1,044,983	\$93	\$634,569	\$52,332	60.73%
384	UNITED INSURANCE COMPANY OF AMERICA	0.00%	276	6,169	\$136,953	\$0	\$310,048	\$15,201	226.39%
385	UNITED LIFE INSURANCE COMPANY	0.07%	114	2,381	\$4,993,408	\$0	\$5,321,207	\$130,451	106.56%
386	UNITED NATIONAL LIFE INSURANCE COMPANY OF AM	0.00%	291	320	\$90,354	\$0	\$42,718	\$3,269	47.28%
387	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.50%	41	59,424	\$37,030,964	\$387	\$30,901,805	\$2,346,839	83.45%
388	UNITED SECURITY ASSURANCE COMPANY OF PENNS	0.00%	374	5	\$2,113	\$0	\$0	\$49	0.00%
389	UNITED SECURITY LIFE AND HEALTH INSURANCE CO	0.00%	347	60	\$17,110	\$0	\$7,930	\$852	46.35%
390	UNITED STATES LIFE INSURANCE COMPANY NEW YO	0.25%	65	547	\$18,850,603	\$7,150	\$2,869,986	\$39,303	15.26%
391	UNITED TEACHER ASSOCIATES INSURANCE COMPAN	0.00%	305	170	\$64,661	\$0	\$42,788	\$1,006	66.17%
392	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	336	1,618	\$27,469	\$0	\$56,992	\$4,500	207.48%
393	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.01%	181	2,198	\$958,965	\$0	\$682,205	\$16,179	71.14%
394	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	239	4,871	\$338,196	\$6,644	\$1,074,025	\$46,525	319.54%
395	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMP	0.00%	262	183	\$218,965	\$0	\$112,003	\$55,998	51.15%
396	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	257	946	\$241,271	\$213,093	\$865,723	\$14,183	447.14%
397	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	363	147	\$5,806	\$0	\$7,307	\$281	125.85%
398	USAA LIFE INSURANCE COMPANY	0.32%	53	21,907	\$23,487,334	\$506,805	\$13,656,583	\$3,842,752	60.30%
399	USABLE LIFE	0.00%	323	109	\$38,061	\$0	\$10,000	\$4,832	26.27%
400	VANTIS LIFE INSURANCE COMPANY	0.00%	315	144	\$49,115	\$575	\$96,790	\$8,369	198.24%
401	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.51%	40	12,390	\$37,590,331	\$0	\$40,460,404	\$0	107.64%
402	WASHINGTON NATIONAL INSURANCE COMPANY	0.02%	163	7,241	\$1,394,499	\$54,816	\$7,132,299	\$68,031	515.39%
403	WEST COAST LIFE INSURANCE COMPANY	0.14%	89	10,450	\$10,051,929	\$122,623	\$7,430,257	\$4,374,820	75.14%
404	WESTERN AND SOUTHERN LIFE INSURANCE COMPAN	0.07%	113	43,128	\$5,102,987	\$1,741,138	\$7,283,042	\$352,030	176.84%
405	WESTERN CATHOLIC UNION	0.02%	164	8,762	\$1,369,440	\$61,055	\$11,148,675	\$106,732	818.56%
406	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.06%	121	4,433	\$4,385,850	\$114	\$11,535,336	\$884,648	263.02%
407	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.54%	38	17,389	\$40,190,410	\$0	\$37,770,852	\$516,278	93.98%
408	WILLIAM PENN ASSOCIATION	0.01%	220	167	\$406,960	\$541	\$130,905	\$1,085	32.30%
409	WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.00%	292	201	\$89,599	\$0	\$30,000	\$20,248	33.48%
410	WINDSOR LIFE INSURANCE COMPANY	0.00%	389	1	\$278	\$0	\$0	\$34	0.00%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
411	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	364	546	\$5,756	\$2,605	\$11,594	\$920	246.68%
412	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.03%	145	4,831	\$2,490,745	\$344,634	\$3,193,638	\$158,035	142.06%
413	ZALE LIFE INSURANCE COMPANY	0.00%	396	2	\$95	\$0	\$0	\$7	0.00%
414	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.05%	125	1,266	\$4,088,610	\$0	\$7,197,454	\$77,186	176.04%
TOTAL		100.00%		3,705,681	\$7,440,114,473	\$335,292,384	\$6,256,056,769	\$322,629,328	88.59%

**GROUP
LIFE INSURANCE
BY LINE OF BUSINESS
BY COMPANY**

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP WHOLE LIFE**

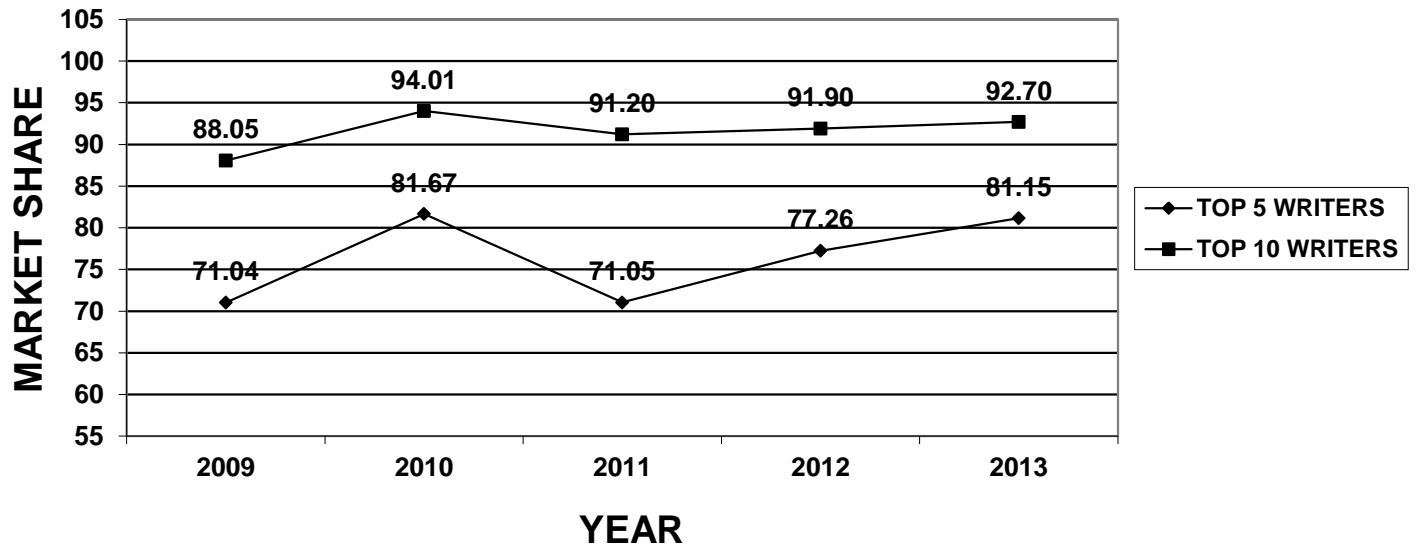
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.02%	35	10	\$7,068	\$0	\$2,435	\$155	34.45%
2	ALLSTATE LIFE INSURANCE COMPANY	0.00%	50	53	\$0	\$0	\$0	\$685	N/A
3	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.00%	50	0	\$0	\$0	\$0	\$28,094	N/A
4	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	45	2	\$1,904	\$0	\$21,000	\$310	1102.94%
5	AMERICAN MEMORIAL LIFE INSURANCE COMPAN	11.78%	4	7,178	\$5,239,579	\$0	\$2,864,987	\$35,280	54.68%
6	AMERICAN NATIONAL INSURANCE COMPANY	0.10%	26	526	\$43,484	\$4,972	\$49,319	\$21,253	124.85%
7	AMERICO FINANCIAL LIFE AND ANNUITY INSURAN	0.00%	48	4	\$17	\$0	\$1,261	\$20	7417.65%
8	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.01%	36	3	\$4,847	\$0	\$148,547	\$315	3064.72%
9	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	50	135	\$0	\$0	\$50,001	\$861	N/A
10	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	50	39	\$0	\$0	\$42,377	\$1,581	N/A
11	CMFG LIFE INSURANCE COMPANY	1.84%	9	6,917	\$820,225	\$0	\$540,520	\$58,485	65.90%
12	COLONIAL PENN LIFE INSURANCE COMPANY	0.66%	14	718	\$293,575	\$0	\$94,754	\$7,129	32.28%
13	COLUMBIAN LIFE INSURANCE COMPANY	0.03%	33	79	\$15,085	\$0	\$5,069	\$333	33.60%
14	COMBINED INSURANCE CO OF AMERICA	0.08%	28	286	\$34,417	\$0	\$44,728	\$2,538	129.96%
15	COMPANION LIFE INSURANCE COMPANY	0.42%	18	67	\$188,502	\$0	\$250,000	\$69,151	132.62%
16	CONSECO LIFE INSURANCE CO	0.00%	50	17	\$0	\$0	\$14,998	\$156	N/A
17	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	50	0	\$0	\$0	\$0	-\$32	N/A
18	CONTINENTAL AMERICAN INSURANCE COMPANY	0.07%	30	267	\$30,349	\$0	\$0	\$4,766	0.00%
19	CONTINENTAL ASSURANCE COMPANY	0.01%	39	196	\$3,227	\$0	\$9,177	\$0	284.38%
20	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.03%	34	0	\$12,449	\$0	\$17,232	\$0	138.42%
21	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.53%	17	1,623	\$235,461	\$0	\$205,798	\$11,329	87.40%
22	FORETHOUGHT LIFE INSURANCE COMPANY	13.50%	3	15,798	\$6,004,739	\$0	\$5,932,818	\$77,234	98.80%
23	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.06%	31	59	\$27,383	\$0	\$12,000	\$195	43.82%
24	GENWORTH LIFE INSURANCE COMPANY	0.00%	50	39	\$0	\$0	\$0	\$4,596	N/A
25	GLOBE LIFE AND ACCIDENT INSURANCE COMPAN	4.40%	6	36,484	\$1,956,673	\$0	\$305,808	\$575,770	15.63%
26	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	50	56	\$0	\$0	\$44,332	\$276	N/A
27	GREAT WESTERN INSURANCE COMPANY	2.23%	7	1,810	\$993,290	\$0	\$713,557	\$8,342	71.84%
28	HOMESTEADERS LIFE COMPANY	10.20%	5	10,913	\$4,537,734	\$0	\$3,317,250	\$48,415	73.10%
29	HORACE MANN LIFE INSURANCE COMPANY	0.12%	23	253	\$52,494	\$0	\$0	\$14,863	0.00%
30	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	50	0	\$0	\$0	\$174,852	\$2,203	N/A
31	ING USA ANNUITY AND LIFE INSURANCE COMPAN	0.00%	50	1	\$0	\$0	\$0	\$1,431	N/A
32	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	46	1	\$370	\$0	\$0	\$3	0.00%
33	INVESTORS HERITAGE LIFE INSURANCE COMPAN	0.01%	41	22	\$2,642	\$0	\$13,498	\$90	510.90%
34	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	50	36	\$0	\$0	\$0	\$292	N/A
35	KANAWHA INSURANCE COMPANY	2.18%	8	6,305	\$970,478	\$0	\$437,735	\$311,343	45.11%
36	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	47	15	\$268	\$0	\$0	\$47	0.00%
37	LIFESECURE INSURANCE COMPANY	0.00%	50	1	\$0	\$0	\$0	\$10	N/A
38	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.89%	10	869	\$396,053	\$0	\$475,800	\$4,727	120.14%
39	MASSACHUSETTS MUTUAL LIFE INSURANCE COM	0.08%	27	22	\$35,990	\$0	\$695,196	\$5,256	1931.64%
40	MEGA LIFE AND HEALTH INSURANCE COMPANY T	0.00%	50	1	\$0	\$0	\$0	\$1	N/A
41	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.01%	38	6	\$3,500	\$0	\$0	\$140	0.00%
42	MONUMENTAL LIFE INSURANCE COMPANY	0.60%	15	1,701	\$267,853	\$0	\$316,201	\$19,446	118.05%
43	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.58%	16	519	\$258,653	\$0	\$0	\$35,190	0.00%
44	NATIONAL FARMERS UNION LIFE INSURANCE COA	0.01%	40	15	\$2,723	\$0	\$0	\$365	0.00%
45	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	19.48%	2	8,099	\$8,665,268	\$513	\$2,338,202	\$28,837	26.99%
46	NATIONWIDE LIFE INSURANCE COMPANY	0.06%	32	146	\$26,192	\$34	\$91,824	\$2,358	350.71%
47	NEW YORK LIFE INSURANCE COMPANY	26.18%	1	18,832	\$11,643,126	\$33,271	\$6,645,532	\$204,861	57.36%
48	NORTH AMERICAN COMPANY FOR LIFE AND HEAL	0.07%	29	38	\$33,148	\$0	\$25,000	\$4,619	75.42%
49	OXFORD LIFE INSURANCE COMPANY	0.00%	50	3	\$0	\$0	\$0	\$91	N/A
50	PEKIN LIFE INSURANCE COMPANY	0.36%	21	89	\$158,747	\$0	\$0	\$696	0.00%
51	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	50	46	\$0	\$0	\$568,615	\$0	N/A
52	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	50	1	\$0	\$0	\$0	\$6	N/A
53	PHYSICIANS LIFE INSURANCE COMPANY	0.36%	20	70	\$161,055	\$0	\$14,505	\$185	9.01%
54	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	50	1	\$0	\$0	\$0	\$65	N/A
55	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	44	22	\$1,909	\$0	\$39,085,889	\$169	2047453.59%
56	RELIABLE LIFE INSURANCE COMPANY	0.00%	50	13	\$0	\$0	\$0	\$75	N/A
57	S USA LIFE INSURANCE COMPANY INC	0.01%	42	2	\$2,573	\$0	\$0	\$574	0.00%
58	SAGICOR LIFE INSURANCE COMPANY	0.00%	50	1	\$0	\$0	\$0	\$1	N/A
59	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.00%	50	18	\$0	\$0	\$3,000	\$685	N/A
60	SECURITY LIFE OF DENVER INSURANCE COMPAN	0.00%	50	0	\$0	\$0	\$498	\$0	N/A
61	SETTLERS LIFE INSURANCE COMPANY	0.01%	37	118	\$3,838	\$0	\$4,199	\$253	109.41%
62	STONEBRIDGE LIFE INSURANCE COMPANY	0.70%	12	1,326	\$313,169	\$0	\$594,737	\$6,418	189.91%
63	TRANS WORLD ASSURANCE COMPANY	0.00%	50	0	\$0	\$0	\$0	\$27,769	N/A
64	TRUSTMARK INSURANCE COMPANY	0.00%	50	0	\$0	\$0	\$2,307	\$0	N/A
65	UNIFIED LIFE INSURANCE COMPANY	0.70%	13	1,443	\$309,434	\$0	\$199,121	\$3,607	64.35%
66	UNION CENTRAL LIFE INSURANCE COMPANY	0.00%	48	0	\$17	\$0	\$0	\$0	0.00%
67	UNION FIDELITY LIFE INSURANCE COMPANY	0.42%	19	1,264	\$185,998	\$0	\$193,092	\$3,906	103.81%
68	UNION LABOR LIFE INSURANCE COMPANY	0.10%	25	121	\$44,214	\$0	\$11,197	\$790	25.32%
69	UNION SECURITY INSURANCE COMPANY	0.16%	22	925	\$70,140	\$0	\$278,205	\$5,256	396.64%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP WHOLE LIFE**

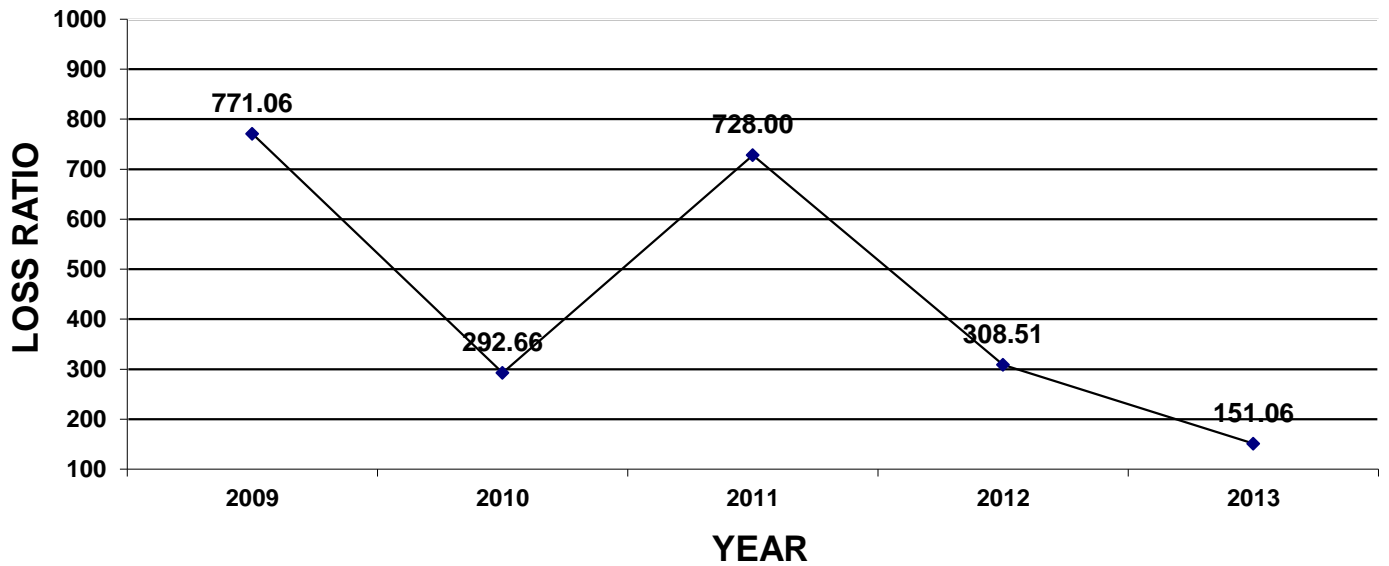
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	50	3	\$0	\$0	\$7,391	\$6	N/A
71	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.00%	50	377	\$0	\$0	\$74,159	\$439	N/A
72	UNITED TEACHER ASSOCIATES INSURANCE COMI	0.00%	50	0	\$0	\$0	\$12,070	\$0	N/A
73	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.81%	11	713	\$361,882	\$0	\$104,125	\$2,112	28.77%
74	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	43	17	\$2,058	\$0	\$48,462	\$278	2354.81%
75	WEST COAST LIFE INSURANCE COMPANY	0.11%	24	3	\$47,978	\$0	\$0	\$3,081	0.00%
76	WESTERN AND SOUTHERN LIFE INSURANCE COM	0.00%	50	0	\$0	\$0	\$36,600	\$0	N/A
TOTAL		100.00%		126,737	\$44,471,778	\$38,790	\$67,139,980	\$1,649,781	151.06%

MISSOURI GROUP WHOLE LIFE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.04%	65	1,426	\$176,021	\$0	\$239,820	\$26,282	136.25%
2	5 STAR LIFE INSURANCE COMPANY	0.42%	28	25,193	\$1,950,182	\$0	\$1,507,376	\$978,734	77.29%
3	AAA LIFE INSURANCE COMPANY	0.57%	24	5,187	\$2,625,511	\$0	\$1,677,219	\$575,369	63.88%
4	AETNA LIFE INSURANCE COMPANY	2.00%	14	32,103	\$9,207,493	\$0	\$16,604,670	\$4,147,157	180.34%
5	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	124	2	\$2,072	\$0	\$0	\$100	0.00%
6	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMER	0.01%	88	7	\$34,097	\$0	\$5,450	\$1,473	15.98%
7	ALLSTATE LIFE INSURANCE COMPANY	0.16%	42	1,944	\$750,584	\$0	\$831,680	\$43,963	110.80%
8	AMALGAMATED LIFE INSURANCE COMPANY	0.06%	56	9,777	\$289,107	\$0	\$162,796	\$440,527	56.31%
9	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF	0.01%	85	151	\$41,953	\$0	\$19,000	\$3,830	45.29%
10	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.02%	75	9	\$71,945	\$0	\$34,818	\$7,934	48.40%
11	AMERICAN EQUITY INVESTMENT LIFE INSURANCE COI	0.01%	89	373	\$27,951	\$0	\$52,500	\$4,837	187.83%
12	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF CC	0.00%	91	109	\$22,658	\$0	\$8,000	\$2,270	35.31%
13	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.12%	44	1,666	\$572,920	\$32,313	\$235,000	\$140,358	46.66%
14	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	96	252	\$16,224	\$0	\$2,500	\$1,842	15.41%
15	AMERICAN GENERAL LIFE INSURANCE CO	0.09%	51	84	\$392,742	\$0	\$4,626,070	\$204,514	1177.89%
16	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	108	13	\$7,913	\$0	\$50,249	\$393	635.02%
17	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.04%	62	1,321	\$184,919	\$0	\$106,250	\$35,348	57.46%
18	AMERICAN INCOME LIFE INSURANCE CO	0.00%	114	269	\$6,526	\$0	\$1,000	\$253	15.32%
19	AMERICAN NATIONAL INSURANCE COMPANY	0.06%	54	695	\$296,966	\$0	\$205,022	\$154,864	69.04%
20	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF	0.00%	137	3	\$432	\$0	\$0	\$41	0.00%
21	AMERICAN UNDERWRITERS LIFE INSURANCE COMPAN	0.54%	25	4,959	\$2,513,019	\$0	\$2,324,750	\$259,845	92.51%
22	AMERICAN UNITED LIFE INSURANCE COMPANY	0.29%	31	10,088	\$1,344,524	\$0	\$1,815,333	\$691,669	135.02%
23	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.00%	93	25	\$19,693	\$0	\$810	\$3,751	4.11%
24	ANTHEM LIFE INSURANCE COMPANY	1.80%	15	76,772	\$8,312,945	\$0	\$4,543,833	\$2,797,923	54.66%
25	ASSURITY LIFE INSURANCE COMPANY	0.00%	104	9	\$9,510	\$0	\$43,750	\$198	460.04%
26	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.05%	57	703	\$249,605	\$0	\$135,135	\$29,782	54.14%
27	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	116	11	\$4,986	\$0	\$0	\$472	0.00%
28	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	145	201	\$0	\$0	\$0	\$6,714	N/A
29	AUTO OWNERS LIFE INSURANCE COMPANY	0.00%	99	57	\$13,593	\$0	\$0	\$0	0.00%
30	BALBOA LIFE INSURANCE COMPANY	0.00%	145	6	\$0	\$0	\$0	\$478	N/A
31	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	128	3	\$1,584	\$0	\$1,635	\$85	103.22%
32	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.01%	86	399	\$40,643	\$0	\$70,000	\$6,898	172.23%
33	CANADA LIFE ASSURANCE COMPANY	0.00%	111	1	\$7,169	\$0	\$280,628	\$80	3914.47%
34	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	145	74	\$5,088	\$0	\$46,078	\$1,274	-905.62%
35	CHURCH LIFE INSURANCE CORPORATION	0.04%	64	398	\$178,481	\$0	\$336,000	\$18,096	188.26%
36	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	123	19	\$2,304	\$0	\$10,000	\$396	434.03%
37	CITIZENS SECURITY LIFE INS CO	0.00%	127	2	\$1,757	\$0	\$2,000	\$258	113.83%
38	CMFG LIFE INSURANCE COMPANY	0.25%	34	2,993	\$1,152,062	\$0	\$1,399,957	\$252,208	121.52%
39	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.04%	66	547	\$175,120	\$0	\$75,000	\$37,267	42.83%
40	COLONIAL PENN LIFE INSURANCE COMPANY	0.11%	46	1,268	\$507,825	\$0	\$306,904	\$21,599	60.43%
41	COMBINED INSURANCE CO OF AMERICA	0.01%	79	378	\$63,370	\$0	\$22,168	\$8,145	34.98%
42	CONNECTICUT GENERAL LIFE INS CO	0.05%	58	129	\$234,543	\$0	\$99,615	\$23,835	42.47%
43	CONTINENTAL AMERICAN INSURANCE COMPANY	0.01%	77	329	\$67,102	\$0	\$5,000	\$12,915	7.45%
44	CONTINENTAL ASSURANCE COMPANY	0.00%	145	4	\$0	\$0	\$237,030	\$0	N/A
45	COUNTRY LIFE INSURANCE COMPANY	0.03%	67	8	\$156,461	\$0	\$37,763	\$391	24.14%
46	DEARBORN NATIONAL LIFE INSURANCE COMPANY	1.06%	20	28,351	\$4,889,352	\$0	\$2,778,900	\$1,548,175	56.84%
47	DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.00%	145	1	\$0	\$0	\$0	\$0	N/A
48	EMC NATIONAL LIFE COMPANY	0.18%	40	6,606	\$813,261	\$0	\$380,900	\$603,293	46.84%
49	EPIC LIFE INSURANCE COMPANY THE	0.00%	92	115	\$20,209	\$0	\$0	\$3,733	0.00%
50	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	117	19	\$4,316	\$0	-\$493	\$353	-11.42%
51	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOI	0.09%	50	648	\$394,643	\$0	\$154,000	\$47,242	39.02%
52	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	145	6	\$0	\$0	\$0	\$440,907	N/A
53	FEDERATED LIFE INSURANCE COMPANY	0.07%	53	2,222	\$308,019	\$0	\$127,500	\$45,125	41.39%
54	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.04%	63	279	\$182,666	\$0	\$10,000	\$11,912	5.47%
55	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.23%	35	11,824	\$1,083,585	\$0	\$360,227	\$674,224	33.24%
56	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.00%	125	4	\$2,005	\$0	\$0	\$171	0.00%
57	GENWORTH LIFE AND ANNUITY INSURANCE COMPAN	0.03%	68	1	\$153,120	\$0	\$179,140	\$1,142	116.99%
58	GERBER LIFE INSURANCE COMPANY	0.01%	81	321	\$51,632	\$0	\$50,129	\$807	97.09%
59	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	2.12%	12	52,039	\$9,798,073	\$0	\$6,734,824	\$517,320	68.74%
60	GOLDEN RULE INSURANCE COMPANY	0.05%	59	1,107	\$230,912	\$0	\$12,000	\$107,596	5.20%
61	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE	0.00%	145	0	-\$11,566	\$0	\$28,350	\$0	-245.11%
62	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	126	2	\$1,985	\$0	\$0	\$400	0.00%
63	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	0.27%	33	1,169	\$1,255,613	\$0	\$8,106,301	\$657,355	645.61%
64	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.00%	97	3	\$15,691	\$0	\$0	\$65	0.00%
65	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	3.06%	9	152,514	\$14,120,220	\$0	\$9,364,977	\$6,603,565	66.32%
66	HARTFORD LIFE AND ACCIDENT INSURANCE COMPAN	7.33%	4	148,502	\$33,794,259	\$0	\$29,749,529	\$16,482,992	88.03%
67	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.00%	142	1	\$202	\$0	\$0	\$0	0.00%
68	HARTFORD LIFE INSURANCE COMPANY	0.10%	48	1,627	\$470,887	\$0	\$579,034	\$104,601	122.97%
69	HCC LIFE INSURANCE COMPANY	0.00%	115	215	\$5,367	\$0	\$0	\$2,124	0.00%
70	HUMANA INSURANCE COMPANY	0.31%	29	13,851	\$1,427,065	\$0	\$501,203	\$404,094	35.12%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

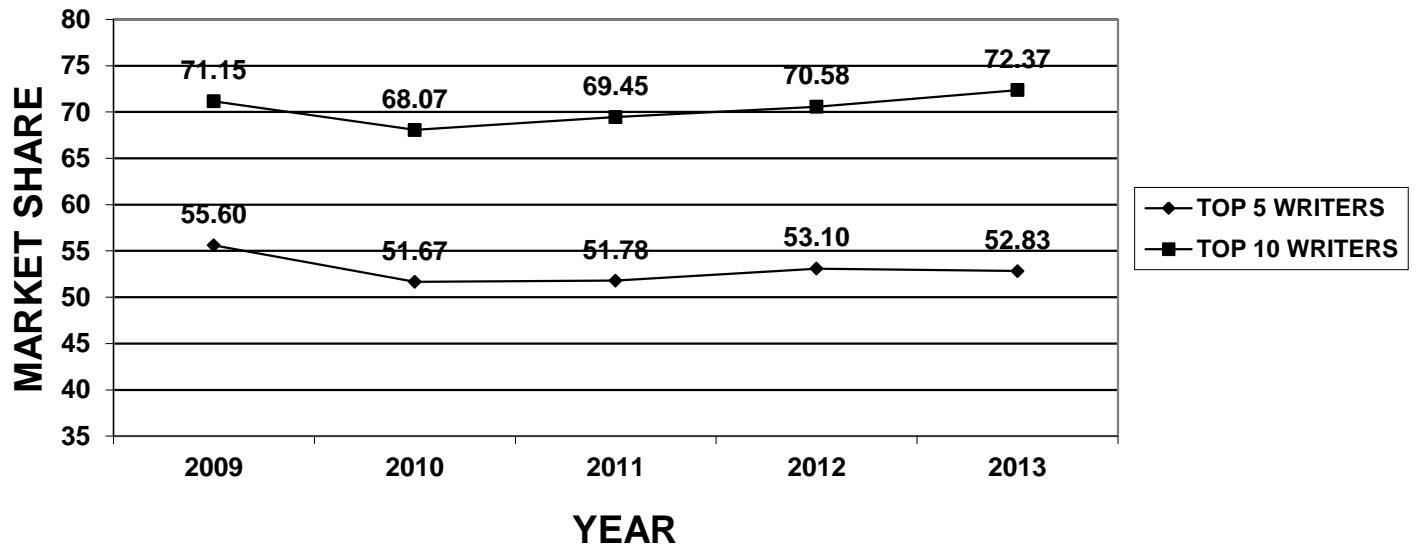
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & AC	0.10%	47	1,229	\$479,588	\$0	\$181,460	\$88,316	37.84%
72	INVESTORS CONSOLIDATED INSURANCE COMPANY	0.00%	140	5	\$358	\$0	\$0	\$7	0.00%
73	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	134	294	\$600	\$0	\$0	\$1,470	0.00%
74	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.02%	69	87	\$109,633	\$0	\$17,066	\$5,652	15.57%
75	JOHN ALDEN LIFE INSURANCE COMPANY	0.01%	76	643	\$68,000	\$0	\$80,303	\$14,343	118.09%
76	KANSAS CITY LIFE INSURANCE COMPANY	0.47%	27	347	\$2,151,393	\$0	\$1,576,813	\$644,759	73.29%
77	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	105	38	\$9,447	\$0	\$10,000	\$2,911	105.85%
78	LEADERS LIFE INSURANCE COMPANY	0.01%	80	490	\$57,019	\$0	\$0	\$20	0.00%
79	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.78%	23	24,072	\$3,584,427	\$0	\$4,212,536	\$2,053,867	117.52%
80	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.47%	26	8,579	\$2,163,130	\$0	\$242,500	\$164,625	11.21%
81	LIFE INSURANCE COMPANY OF NORTH AMERICA	4.26%	7	85	\$19,650,445	\$0	\$17,344,615	\$7,508,801	88.27%
82	LINCOLN BENEFIT LIFE COMPANY	0.00%	130	2	\$1,261	\$0	\$0	\$200	0.00%
83	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	135	3	\$575	\$0	\$0	\$13	0.00%
84	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.02%	74	567	\$79,651	\$0	\$0	\$68,132	0.00%
85	LINCOLN NATIONAL LIFE INSURANCE COMPANY	2.89%	10	2,483	\$13,337,863	\$0	\$41,395,533	\$5,985,609	310.36%
86	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	132	1	\$877	\$0	\$0	\$75	0.00%
87	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	100	174	\$13,108	\$0	\$0	\$1,946	0.00%
88	MANHATTAN LIFE INSURANCE COMPANY	0.00%	145	3	\$0	\$0	\$0	\$15	N/A
89	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.00%	112	46	\$6,950	\$0	\$7,500	\$1,242	107.91%
90	MEMBERS LIFE INSURANCE COMPANY	0.00%	122	14	\$2,587	\$0	\$2,138	\$61	82.64%
91	MERIT LIFE INSURANCE CO	0.02%	70	182	\$104,757	\$0	\$177,172	\$5,319	169.13%
92	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.00%	145	78	\$0	\$0	\$146,900	\$365	N/A
93	METROPOLITAN LIFE INSURANCE COMPANY	21.18%	1	29,801	\$97,697,672	\$0	\$0	\$44,498,480	0.00%
94	MINNESOTA LIFE INSURANCE COMPANY	5.77%	6	94,238	\$26,631,770	\$0	\$29,316,495	\$10,975,971	110.08%
95	MISSOURI VALLEY LIFE AND HEALTH INSURANCE CON	0.28%	32	41,640	\$1,274,503	\$0	\$600,000	\$416,400	47.08%
96	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	101	8	\$12,313	\$0	\$13,000	\$3,759	105.58%
97	MONUMENTAL LIFE INSURANCE COMPANY	0.13%	43	1,787	\$599,218	\$0	\$459,379	\$45,456	76.66%
98	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	94	45	\$19,183	\$0	\$5,160	\$379	26.90%
99	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.00%	103	915	\$11,190	\$0	\$402,595	\$4,965	3597.81%
100	NATIONAL HEALTH INSURANCE COMPANY	0.00%	139	2	\$378	\$0	\$0	\$20	0.00%
101	NEW YORK LIFE INSURANCE COMPANY	3.56%	8	30,882	\$16,413,476	\$562,912	\$11,270,178	\$1,846,096	72.09%
102	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH C	0.00%	143	0	\$53	\$0	\$0	\$0	0.00%
103	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.00%	145	0	\$0	\$0	\$0	\$9	N/A
104	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	102	0	\$12,009	\$0	\$0	\$0	0.00%
105	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	95	12	\$16,708	\$0	\$0	\$1,315	0.00%
106	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	138	1	\$413	\$0	\$0	\$0	0.00%
107	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	144	2	\$40	\$0	\$0	\$20	0.00%
108	PHOENIX LIFE INSURANCE COMPANY	0.00%	141	19	\$298	\$0	\$0	\$171	0.00%
109	PIONEER AMERICAN INSURANCE COMPANY	0.00%	120	9	\$2,999	\$0	\$0	\$490	0.00%
110	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	136	2	\$564	\$0	\$0	\$123	0.00%
111	PRINCIPAL LIFE INSURANCE COMPANY	2.17%	11	95,423	\$10,033,799	\$0	\$7,953,043	\$3,973,455	79.26%
112	PROTECTIVE LIFE INSURANCE COMPANY	0.06%	55	1,351	\$291,363	\$0	\$530,703	\$51,113	182.14%
113	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPAN	0.01%	84	36	\$45,701	\$0	\$1,253,957	\$2,964	2743.83%
114	PROVIDENT LIFE AND CASUALTY INSURANCE COMPAN	0.00%	133	3	\$628	\$0	\$0	\$272	0.00%
115	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	10.42%	2	230,845	\$48,048,513	\$333,325	\$101,200,262	\$22,689,418	211.31%
116	RELiance STANDARD LIFE INSURANCE COMPANY	2.11%	13	72,130	\$9,714,739	\$0	\$7,721,150	\$4,584,200	79.48%
117	RELIASTAR LIFE INSURANCE COMPANY	1.04%	21	170,908	\$4,791,940	\$4,723	\$6,583,462	\$5,860,149	137.48%
118	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.01%	82	14	\$51,504	\$0	\$12,462	\$419	24.20%
119	SEARS LIFE INSURANCE COMPANY	0.08%	52	1,044	\$388,394	\$0	\$214,555	\$19,989	55.24%
120	SECURIAN LIFE INSURANCE COMPANY	0.05%	60	513	\$226,841	\$0	\$431,545	\$85,395	190.24%
121	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	113	48	\$6,714	\$0	\$0	\$918	0.00%
122	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	145	0	\$0	\$0	\$0	\$29,996	N/A
123	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.01%	78	385	\$63,922	\$0	\$0	\$10,901	0.00%
124	SHELTER LIFE INSURANCE COMPANY	0.19%	39	2,689	\$867,267	\$0	\$996,300	\$199,987	114.88%
125	SHENANDOAH LIFE INSURANCE COMPANY	0.00%	106	0	\$8,942	\$0	\$7,000	\$0	78.28%
126	STANDARD INSURANCE COMPANY	7.74%	3	178,153	\$35,709,158	\$0	\$27,706,623	\$10,117,100	77.59%
127	STANDARD SECURITY LIFE INSURANCE COMPANY OF	0.00%	110	151	\$7,550	\$0	\$0	\$1,550	0.00%
128	STARMOUNT LIFE INSURANCE COMPANY	0.00%	121	9	\$2,809	\$0	\$5,000	\$113	178.00%
129	STATE FARM LIFE INSURANCE COMPANY	0.21%	37	4,881	\$973,320	\$0	\$1,348,700	\$338,314	138.57%
130	STONEBRIDGE LIFE INSURANCE COMPANY	0.31%	30	6,662	\$1,412,020	\$0	\$908,992	\$124,399	64.38%
131	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.12%	45	4,770	\$536,559	\$0	\$39,693	\$121,230	7.40%
132	SUN LIFE ASSURANCE COMPANY OF CANADA	1.11%	19	44,975	\$5,102,347	\$0	\$8,523,522	\$1,865,342	167.05%
133	SURENCY LIFE & HEALTH INSURANCE COMPANY	0.00%	118	51	\$3,915	\$0	\$0	\$3,530	0.00%
134	SYMETRA LIFE INSURANCE COMPANY	0.05%	61	2,135	\$221,596	\$0	\$31,937	\$149,412	14.41%
135	TIME INSURANCE COMPANY	0.02%	71	661	\$97,808	\$0	\$157,000	\$22,594	160.52%
136	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPAN	0.01%	90	16	\$26,086	\$0	\$75,000	\$547	287.51%
137	TRANSAMERICA LIFE INSURANCE COMPANY	0.16%	41	323	\$752,989	\$0	\$1,345,580	\$117,728	178.70%
138	TRUSTMARK INSURANCE COMPANY	0.00%	107	107	\$8,340	\$0	\$1,044	\$7,314	12.52%
139	TRUSTMARK LIFE INSURANCE COMPANY	0.01%	87	263	\$38,049	\$0	\$94,456	\$12,578	248.25%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

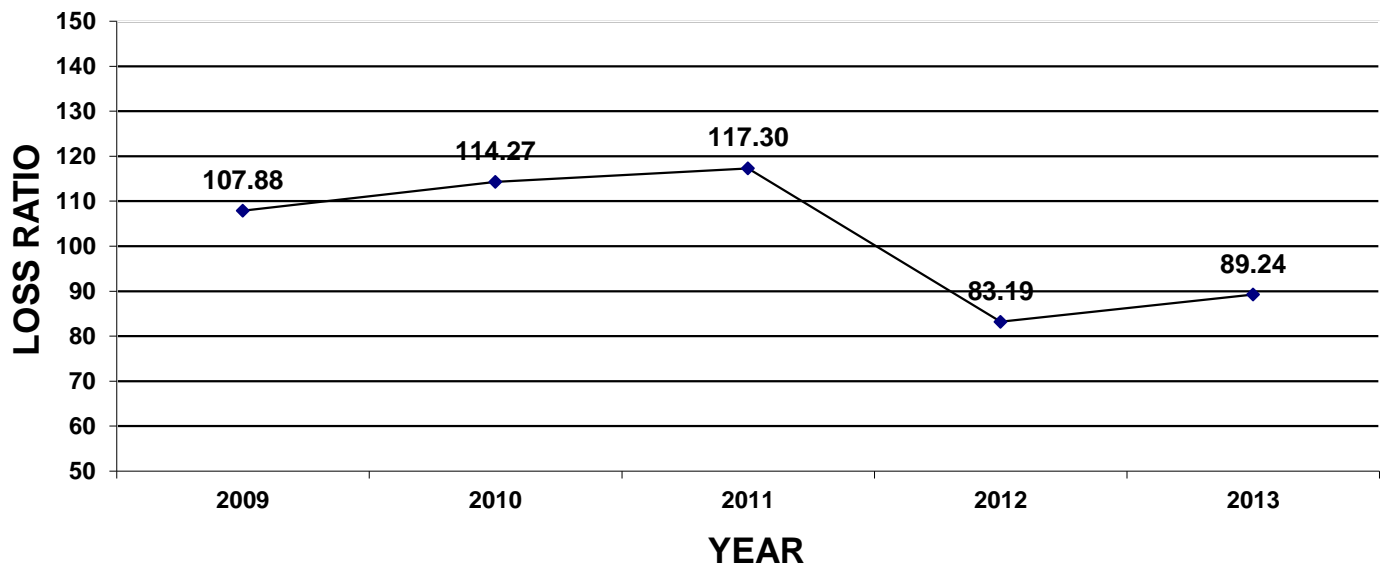
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
140	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	145	457	\$0	\$0	\$2,507	\$19,078	N/A
141	UNIMERICA INSURANCE COMPANY	0.09%	49	0	\$418,014	\$0	\$1,015,500	\$0	242.93%
142	UNION FIDELITY LIFE INSURANCE COMPANY	0.02%	72	565	\$83,378	\$0	\$103,145	\$9,791	123.71%
143	UNION LABOR LIFE INSURANCE COMPANY	0.21%	38	23,777	\$947,477	\$25,866	\$537,373	\$139,709	59.45%
144	UNION SECURITY INSURANCE COMPANY	1.58%	16	51,523	\$7,307,981	\$0	\$5,275,493	\$2,954,234	72.19%
145	UNITED AMERICAN INSURANCE COMPANY	0.00%	131	4	\$1,161	\$0	\$0	\$65	0.00%
146	UNITED HEALTHCARE INSURANCE COMPANY	1.00%	22	1,237	\$4,597,840	\$0	\$3,579,750	\$2,214,553	77.86%
147	UNITED LIFE INSURANCE COMPANY	0.00%	98	43	\$14,014	\$0	\$0	\$4,272	0.00%
148	UNITED OF OMAHA LIFE INSURANCE COMPANY	1.41%	18	41,010	\$6,497,161	\$0	\$5,250,000	\$2,478,449	80.80%
149	UNITED SECURITY LIFE AND HEALTH INSURANCE CON	0.00%	119	22	\$3,189	\$0	\$0	\$450	0.00%
150	UNITED STATES LIFE INSURANCE COMPANY NEW YOR	0.21%	36	54	\$973,550	\$0	\$710,349	\$442,268	72.96%
151	UNITEDHEALTHCARE LIFE INSURANCE COMPANY	0.01%	83	400	\$47,168	\$0	\$20,000	\$3,814	42.40%
152	UNUM LIFE INSURANCE COMPANY OF AMERICA	6.17%	5	150,401	\$28,453,819	\$0	\$18,024,407	\$10,566,092	63.35%
153	USABLE LIFE	1.56%	17	1,711	\$7,208,462	\$0	\$4,146,542	\$2,617,579	57.52%
154	VANTIS LIFE INSURANCE COMPANY	0.00%	129	3	\$1,330	\$0	\$0	\$225	0.00%
155	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	109	65	\$7,673	\$0	\$180,706	\$1,038	2355.09%
156	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.02%	73	432	\$82,514	\$0	\$25,000	\$38,808	30.30%
TOTAL		100.00%		1,930,429	\$461,332,940	\$959,139	\$410,753,431	\$185,424,318	89.24%

MISSOURI GROUP TERM LIFE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

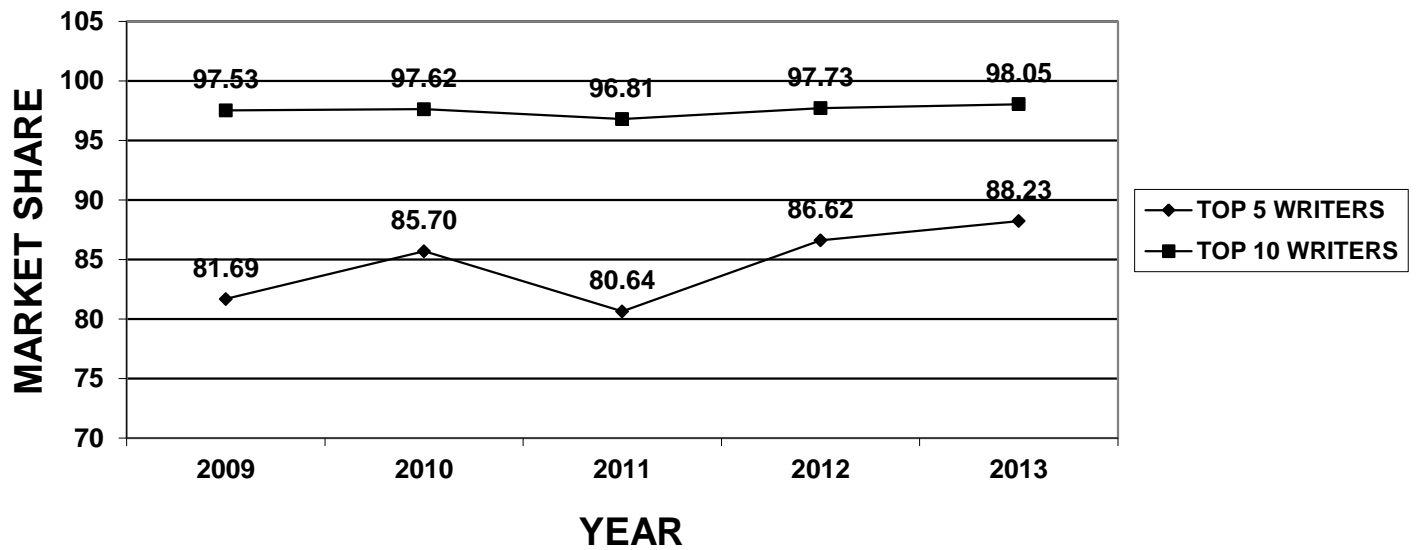


**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP UNIVERSAL LIFE**

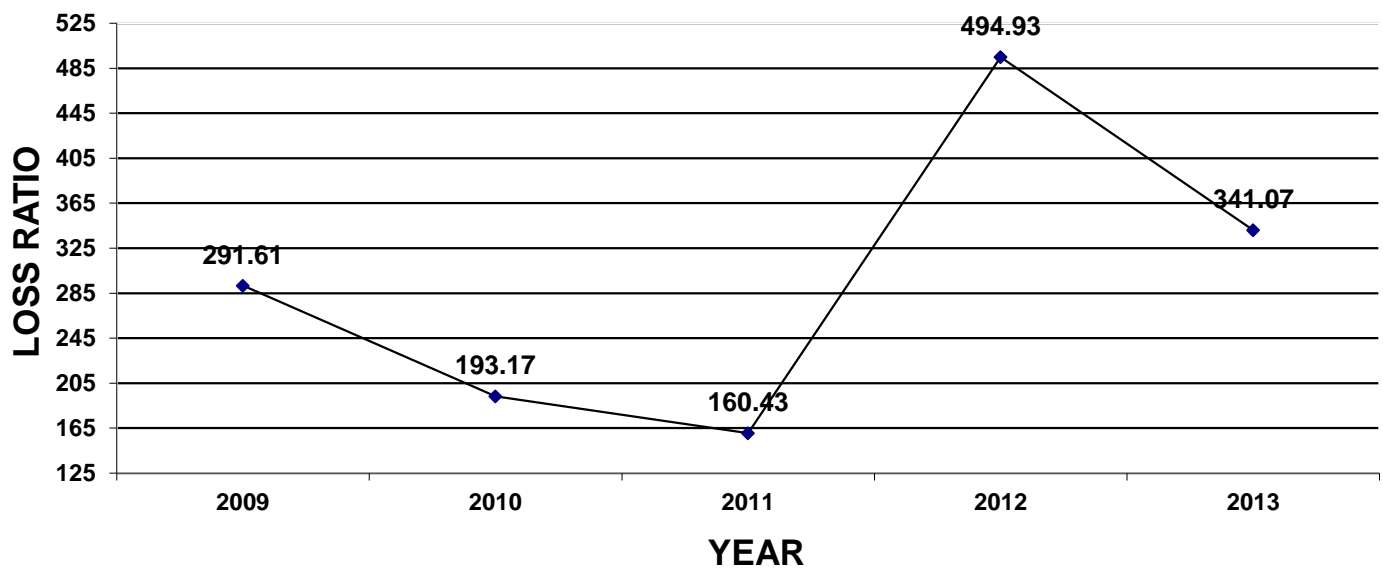
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.07%	17	101	\$53,761	\$0	-\$6,421	\$7,394	-11.94%
2	AETNA LIFE INSURANCE COMPANY	0.05%	18	44	\$42,085	\$0	\$0	\$0	0.00%
3	AMERICAN GENERAL LIFE INSURANCE CO	0.04%	20	18	\$31,150	\$0	\$77,030	\$8,055	247.29%
4	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.52%	11	879	\$404,157	\$0	\$67,117	\$38,480	16.61%
5	AMERICAN NATIONAL INSURANCE COMPANY	1.98%	7	2,760	\$1,539,724	\$0	\$812,596	\$287,789	52.78%
6	ATHENE ANNUITY AND LIFE COMPANY	0.01%	27	3	\$9,095	\$0	\$102,121	\$6,244	1122.83%
7	CONNECTICUT GENERAL LIFE INS CO	3.30%	6	3,924	\$2,562,408	\$0	\$1,807,459	\$515,677	70.54%
8	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	31	30	\$3,704	\$0	\$122	\$661	3.29%
9	CONTINENTAL ASSURANCE COMPANY	0.00%	38	41	\$0	\$0	\$7,586	\$3	N/A
10	GENWORTH LIFE INSURANCE COMPANY	0.41%	12	34	\$320,000	\$0	\$1,355,970	\$38,479	423.74%
11	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN	0.12%	15	27	\$94,817	\$0	\$0	\$10,450	0.00%
12	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.03%	21	13	\$20,499	\$0	\$1,655,861	\$4,007	8077.76%
13	HARTFORD LIFE INSURANCE COMPANY	0.00%	32	47	\$3,220	\$0	\$1,028	\$3,756	31.93%
14	ING LIFE INSURANCE AND ANNUITY COMPANY	0.08%	16	257	\$65,824	\$0	\$87,141	\$9,037	132.38%
15	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	34	6	\$2,400	\$0	\$0	\$530	0.00%
16	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.03%	22	38	\$20,480	\$0	\$64,125	\$1,565	313.11%
17	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.04%	19	36	\$34,002	\$732	\$0	\$984	2.15%
18	LINCOLN BENEFIT LIFE COMPANY	0.02%	23	4	\$18,955	\$0	\$0	\$1,575	0.00%
19	MASSACHUSETTS MUTUAL LIFE INSURANCE COMP	43.56%	1	597	\$33,867,582	\$0	\$0	\$322,547	0.00%
20	METLIFE INVESTORS INSURANCE COMPANY	0.00%	38	15	\$0	\$0	\$43,092	\$2,183	N/A
21	METROPOLITAN LIFE INSURANCE COMPANY	23.32%	2	9,845	\$18,134,000	\$0	\$246,982,909	\$3,576,436	1361.99%
22	MINNESOTA LIFE INSURANCE COMPANY	4.45%	5	5,176	\$3,460,912	\$0	\$2,290,334	\$823,419	66.18%
23	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	38	1	\$0	\$0	\$324,853	\$7,993	N/A
24	MONY LIFE INSURANCE COMPANY	0.02%	25	6	\$13,270	\$0	\$136	\$1,325	1.02%
25	MONY LIFE INSURANCE COMPANY OF AMERICA	0.15%	14	357	\$117,844	\$0	\$410,185	\$15,138	348.07%
26	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.02%	26	24	\$12,225	\$0	\$79,577	\$581	650.94%
27	NEW YORK LIFE INSURANCE AND ANNUITY CORPO	0.00%	38	2	\$0	\$0	\$0	\$7,317	N/A
28	NEW YORK LIFE INSURANCE COMPANY	0.01%	30	2	\$4,023	\$26	\$6,981	\$317	174.17%
29	PENN INSURANCE AND ANNUITY COMPANY THE	0.00%	35	7	\$2,089	\$0	\$620	\$129	29.68%
30	PHOENIX LIFE INSURANCE COMPANY	0.00%	37	4	\$63	\$0	\$0	\$52	0.00%
31	PRINCIPAL LIFE INSURANCE COMPANY	1.03%	10	1,117	\$802,339	\$0	\$58,204	\$87,757	7.25%
32	PROVIDENT LIFE AND ACCIDENT INSURANCE COMF	0.00%	36	1	\$1,249	\$0	\$0	\$90	0.00%
33	PRUDENTIAL INSURANCE COMPANY OF AMERICA T	5.79%	4	21,643	\$4,504,802	\$31,251	\$5,316,689	\$2,372,794	118.72%
34	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	38	38	\$0	\$0	\$22,804	\$4,397	N/A
35	SECURIAN LIFE INSURANCE COMPANY	0.02%	24	16	\$13,916	\$0	\$0	\$2,196	0.00%
36	SETTLERS LIFE INSURANCE COMPANY	0.00%	38	4	\$0	\$0	\$1,106	\$67	N/A
37	SURETY LIFE INSURANCE COMPANY	0.00%	38	1	\$0	\$0	\$0	\$145	N/A
38	TIAA-CREF LIFE INSURANCE COMPANY	11.11%	3	16	\$8,639,658	\$0	\$0	\$186,773	0.00%
39	TRANSAMERICA FINANCIAL LIFE INSURANCE COMF	0.01%	28	3	\$5,379	\$0	\$0	\$0	0.00%
40	TRANSAMERICA LIFE INSURANCE COMPANY	1.66%	9	225	\$1,291,982	\$0	\$2,799,795	\$213,314	216.71%
41	TRUSTMARK INSURANCE COMPANY	1.85%	8	4,700	\$1,436,094	\$0	\$670,244	\$177,616	46.67%
42	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.28%	13	210	\$215,554	\$0	\$10,534	\$19,275	4.89%
43	WASHINGTON NATIONAL INSURANCE COMPANY	0.01%	29	17	\$5,305	\$0	\$124,923	\$717	2354.82%
44	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.00%	33	4	\$2,980	\$0	\$0	\$1,050	0.00%
TOTAL		100.00%		52,293	\$77,757,547	\$32,009	\$265,174,721	\$8,758,314	341.07%

MISSOURI GROUP UNIVERSAL LIFE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

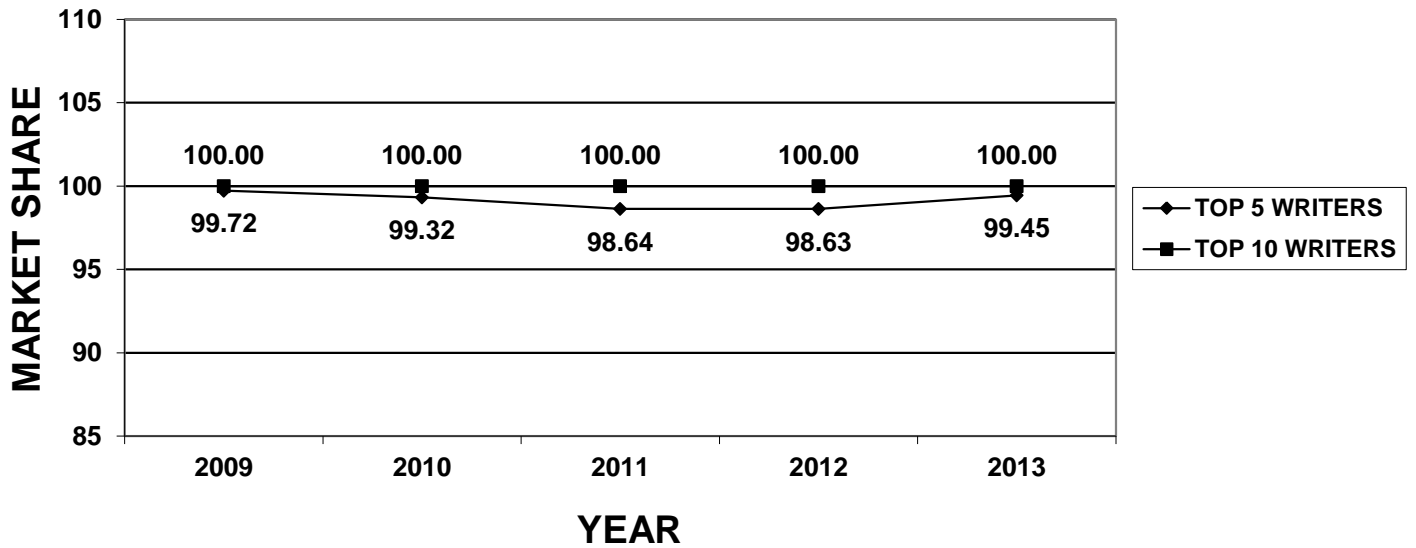


**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP GRADED DEATH BENEFITS**

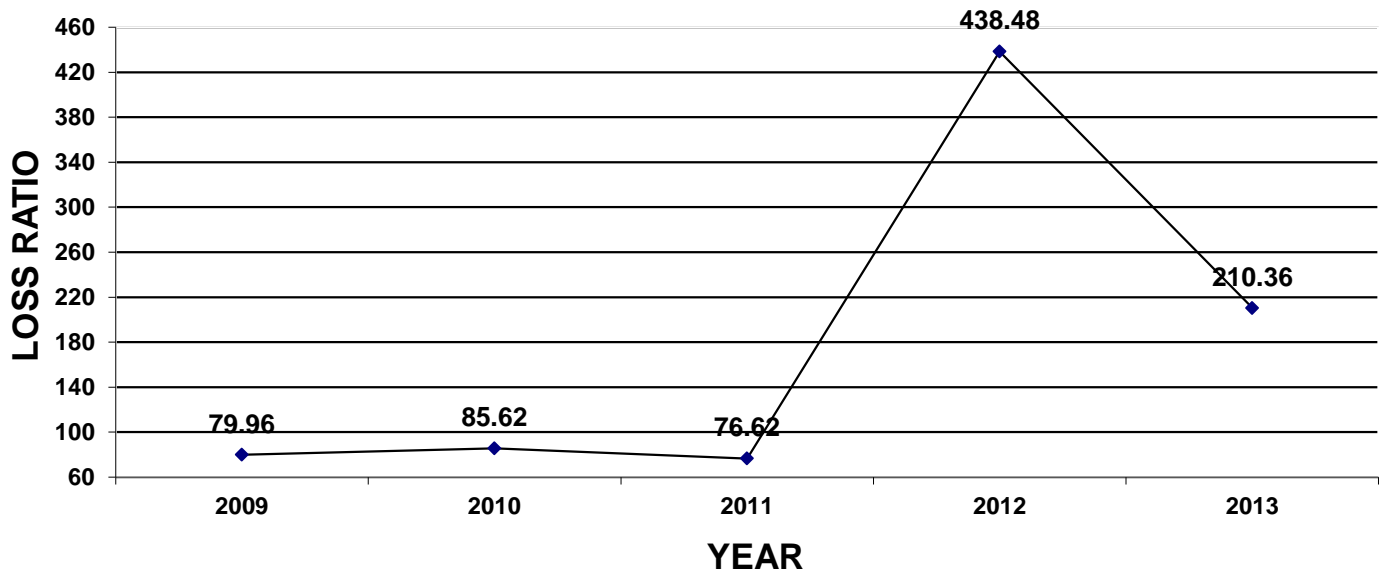
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	10	0	\$0	\$0	\$0	\$4,887	N/A
2	CIGNA LIFE INSURANCE COMPANY OF NEW YO	0.00%	10	0	\$0	\$0	\$524,300	\$0	N/A
3	CMFG LIFE INSURANCE COMPANY	37.33%	1	2,988	\$3,554,619	\$0	\$889,677	\$20,120	25.03%
4	COLONIAL PENN LIFE INSURANCE COMPANY	26.30%	3	7,996	\$2,504,146	\$0	\$1,360,274	\$20,608	54.32%
5	FIDELITY LIFE ASSOCIATION A LEGAL RESERVI	0.01%	8	1	\$834	\$0	\$0	\$1	0.00%
6	FIDELITY SECURITY LIFE INSURANCE COMPAN	0.04%	7	16	\$4,075	\$0	\$23,845	\$47	585.15%
7	INVESTORS HERITAGE LIFE INSURANCE COMP	0.01%	9	1	\$824	\$0	\$0	\$12	0.00%
8	LINCOLN HERITAGE LIFE INSURANCE COMPAN	0.49%	6	49	\$46,743	\$0	\$5,469	\$270	11.70%
9	METROPOLITAN LIFE INSURANCE COMPANY	0.00%	10	0	\$0	\$0	\$13,699,153	\$0	N/A
10	MONUMENTAL LIFE INSURANCE COMPANY	4.28%	4	1,409	\$407,713	\$0	\$552,331	\$25,132	135.47%
11	STONEBRIDGE LIFE INSURANCE COMPANY	30.67%	2	12,463	\$2,920,270	\$0	\$2,873,959	\$63,276	98.41%
12	UNION FIDELITY LIFE INSURANCE COMPANY	0.87%	5	322	\$82,606	\$0	\$101,572	\$1,291	122.96%
TOTAL		100.00%		25,245	\$9,521,830	\$0	\$20,030,580	\$135,644	210.36%

MISSOURI GROUP GRADED DEATH BENEFITS INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

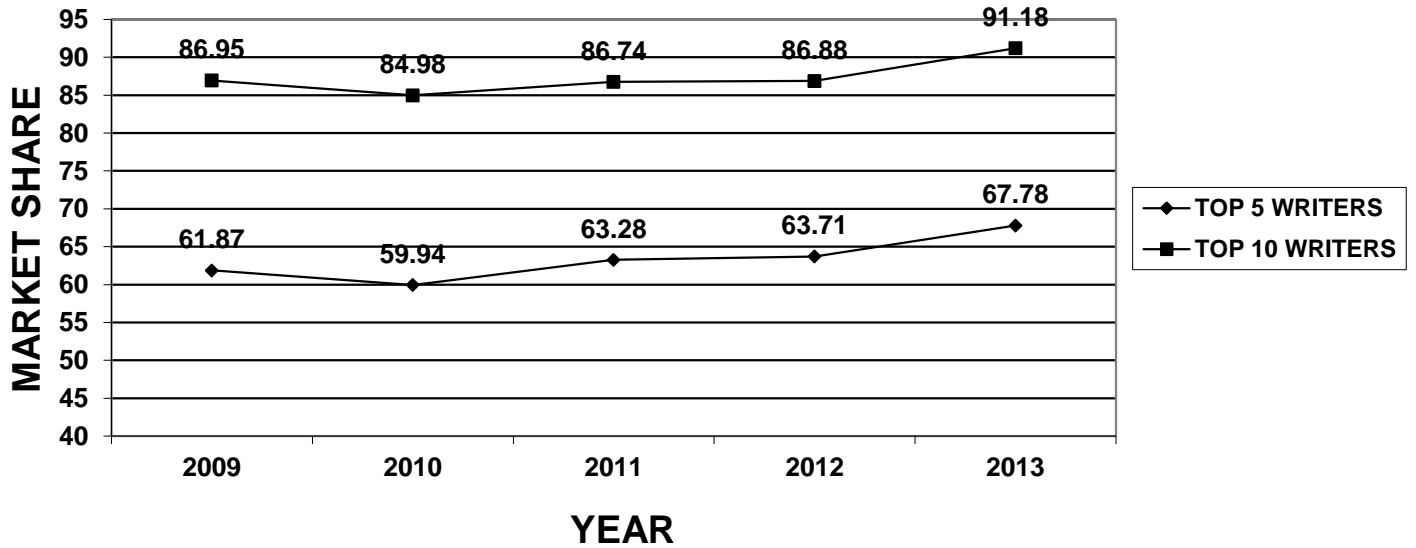


**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP CREDIT LIFE**

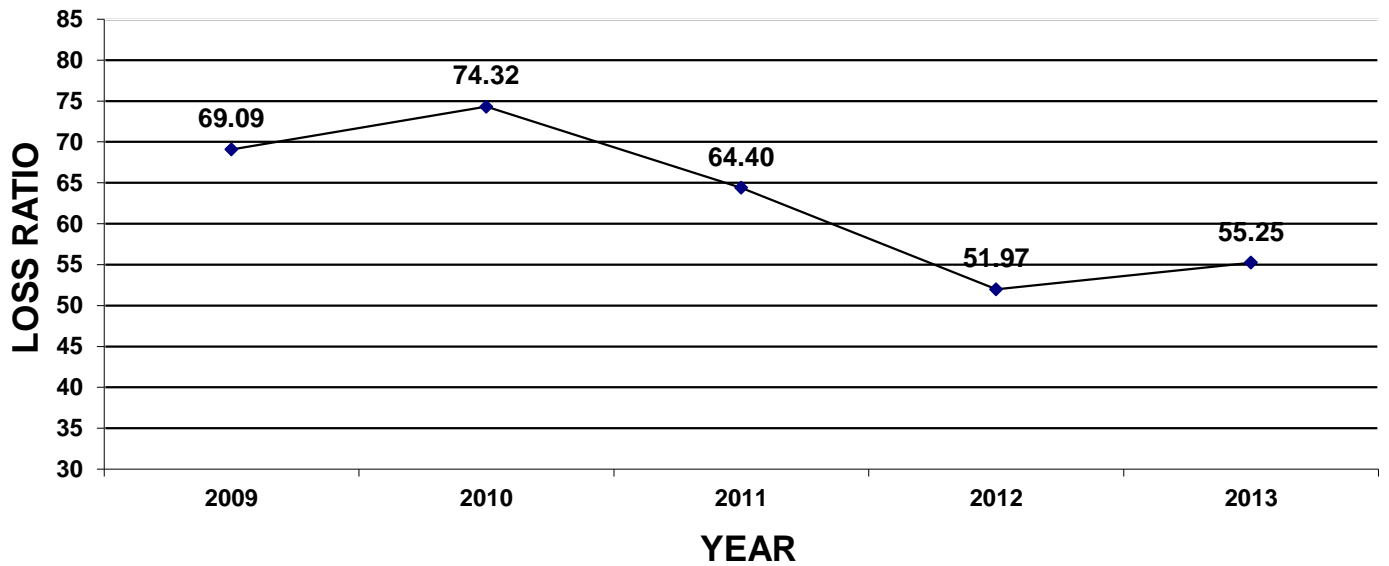
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	3.52%	9	23,828	\$643,409	\$0	\$428,254	\$50,381	66.56%
2	AMERICAN GENERAL LIFE INSURANCE CO	0.58%	16	2,568	\$106,270	\$0	\$114,592	\$15,257	107.83%
3	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	11.82%	2	9,500	\$2,161,574	\$0	\$1,280,662	\$101,967	59.25%
4	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.00%	27	1,165	-\$34,011	\$0	\$24,587	\$10,045	-72.29%
5	AMERICAN MODERN LIFE INSURANCE COMPANY	10.25%	4	13,538	\$1,873,546	\$0	\$887,966	\$127,509	47.39%
6	AMERICAN NATIONAL INSURANCE COMPANY	0.37%	18	736	\$67,184	\$0	\$22,826	\$5,252	33.98%
7	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	27	77	-\$35,416	\$0	\$19,512	\$0	-55.09%
8	AMERICAN UNITED LIFE INSURANCE COMPANY	0.00%	27	94	-\$4,793	\$0	\$0	\$923	0.00%
9	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	27.07%	1	43,294	\$4,949,216	\$0	\$1,196,563	\$347,957	24.18%
10	CENTURION LIFE INSURANCE COMPANY	0.27%	20	353	\$49,114	\$0	\$125,658	\$2,238	255.85%
11	CENTURY LIFE ASSURANCE COMPANY	0.00%	27	4	-\$85	\$0	\$0	\$28	0.00%
12	CMFG LIFE INSURANCE COMPANY	11.07%	3	31,132	\$2,024,126	\$0	\$1,523,183	\$193,163	75.25%
13	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.19%	21	1,886	\$35,399	\$0	\$7,500	\$2,632	21.19%
14	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	1.56%	12	3,821	\$285,026	\$0	\$269,553	\$43,301	94.57%
15	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.57%	17	3,515	\$104,181	\$0	\$282,857	\$33,913	271.51%
16	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & /	6.98%	6	16,346	\$1,275,428	\$0	\$561,867	\$99,423	44.05%
17	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	25	2,716	\$825	\$0	\$40,703	\$7,159	4933.70%
18	MERIT LIFE INSURANCE CO	7.58%	5	12,564	\$1,385,728	\$0	\$536,385	\$53,745	38.71%
19	MINNESOTA LIFE INSURANCE COMPANY	3.37%	10	24,895	\$616,571	\$0	\$520,365	\$49,127	84.40%
20	MONUMENTAL LIFE INSURANCE COMPANY	0.64%	15	2,142	\$116,138	\$0	\$62,113	\$14,199	53.48%
21	MOUNTAIN LIFE INSURANCE COMPANY	0.72%	14	2,578	\$131,094	\$0	\$48,759	\$13,331	37.19%
22	OLD UNITED LIFE INSURANCE COMPANY	0.36%	19	627	\$65,760	\$0	\$43,975	\$9,082	66.87%
23	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	5.25%	7	1,951	\$959,923	\$0	\$1,413,027	\$47,433	147.20%
24	PEKIN LIFE INSURANCE COMPANY	4.28%	8	3,989	\$782,114	\$0	\$329,332	\$48,074	42.11%
25	PLATEAU INSURANCE COMPANY	1.33%	13	579	\$243,075	\$0	\$1,224	\$8,898	0.50%
26	RESOURCE LIFE INSURANCE COMPANY	0.00%	27	26	-\$146	\$0	\$0	\$34	0.00%
27	SHELTER LIFE INSURANCE COMPANY	0.08%	24	765	\$14,946	\$0	\$39,578	\$4,792	264.81%
28	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	27	50	-\$850	\$0	\$0	\$296	0.00%
29	STONEBRIDGE LIFE INSURANCE COMPANY	0.12%	23	2,559	\$22,024	\$0	\$3,929	\$2,065	17.84%
30	TRANSAMERICA LIFE INSURANCE COMPANY	2.31%	11	8,520	\$421,811	\$0	\$317,486	\$38,554	75.27%
31	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.00%	26	0	\$118	\$0	\$0	\$0	0.00%
32	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMF	0.00%	27	0	-\$836	\$0	\$0	\$0	0.00%
33	ZALE LIFE INSURANCE COMPANY	0.14%	22	1,986	\$26,125	\$0	\$0	\$1,568	0.00%
TOTAL		100.00%		217,804	\$18,284,588	\$0	\$10,102,456	\$1,332,346	55.25%

MISSOURI GROUP CREDIT LIFE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

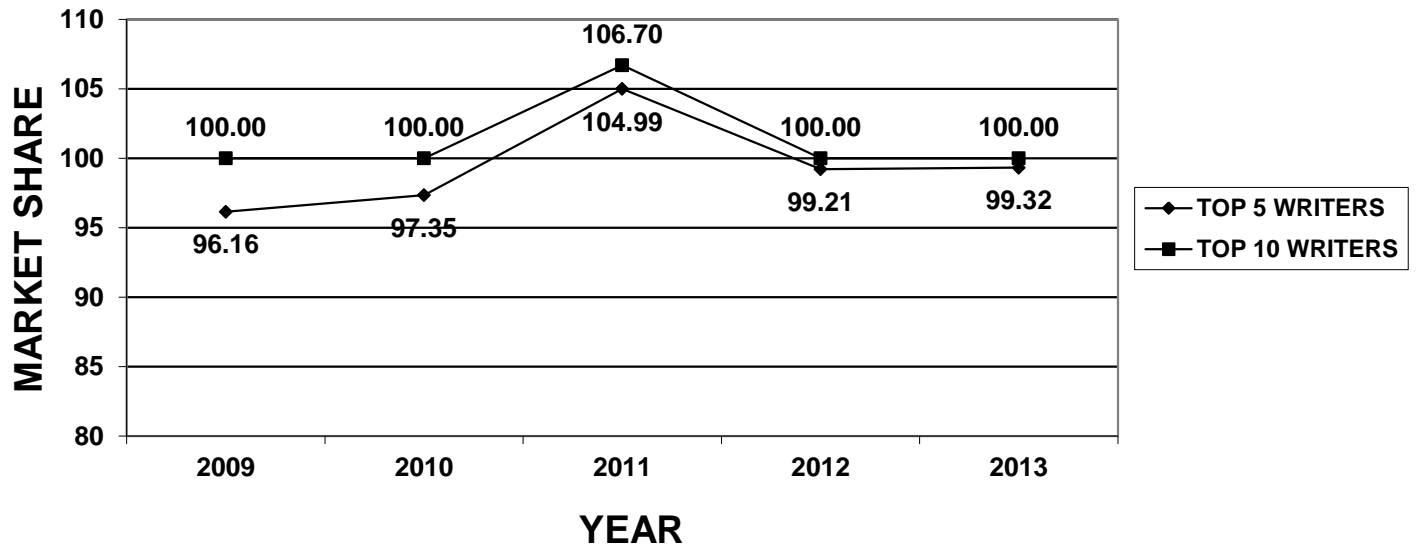


**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP VARIABLE LIFE**

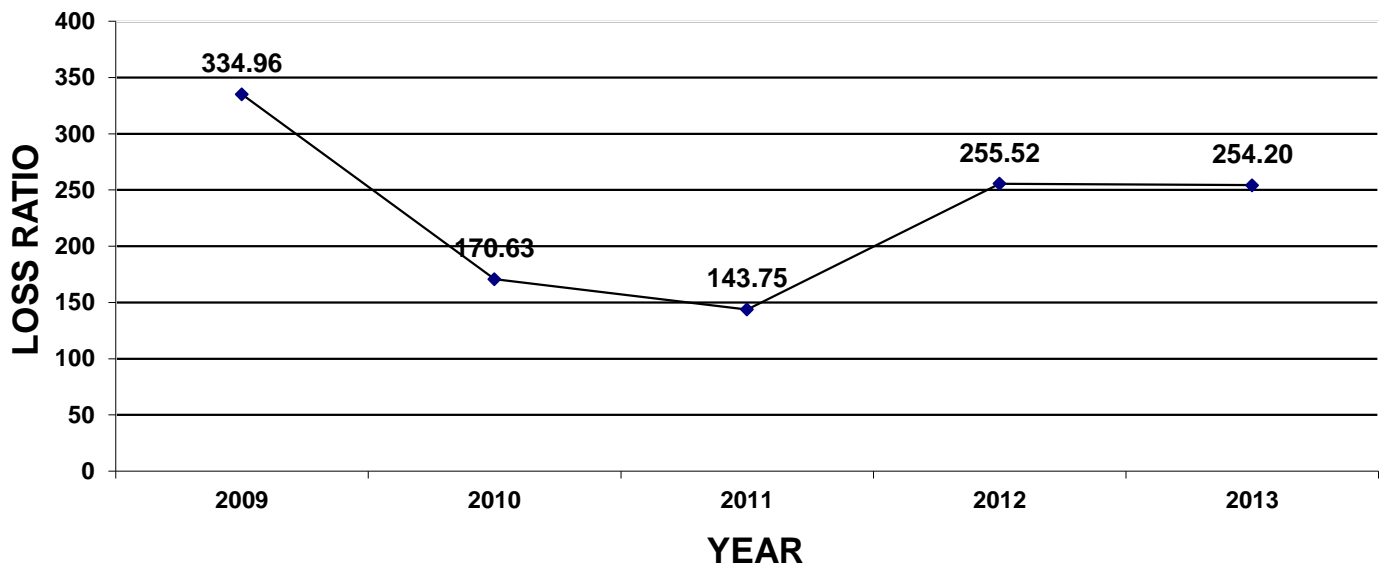
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.00%	8	20	\$0	\$0	\$0	\$1,668	N/A
2	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	8	10	\$0	\$0	\$0	\$0	N/A
3	AMERICAN NATIONAL INSURANCE COMPANY	1.73%	5	164	\$191,504	\$0	\$91,816	\$3,141	47.94%
4	FIRST ALLMERICA FINANCIAL LIFE INSURANCE CC	0.00%	8	0	\$0	\$0	\$0	\$252	N/A
5	HARTFORD LIFE INSURANCE COMPANY	0.64%	6	977	\$70,752	\$0	\$678,216	\$697,011	958.58%
6	ING USA ANNUITY AND LIFE INSURANCE COMPAN	0.00%	8	8	\$0	\$0	\$240,000	\$0	N/A
7	MASSACHUSETTS MUTUAL LIFE INSURANCE COM	5.69%	4	319	\$631,063	\$0	\$0	\$222,510	0.00%
8	METLIFE INSURANCE COMPANY OF CONNECTICU	0.00%	8	86	\$0	\$0	\$0	\$7,224	N/A
9	METLIFE INVESTORS USA INSURANCE COMPANY	0.00%	8	1	\$0	\$0	\$0	\$151	N/A
10	METROPOLITAN LIFE INSURANCE COMPANY	0.00%	8	10,672	\$0	\$0	\$25,545,477	\$10,187,877	N/A
11	MINNESOTA LIFE INSURANCE COMPANY	6.36%	3	208	\$705,156	\$0	\$30,752	\$222,932	4.36%
12	NATIONWIDE LIFE INSURANCE COMPANY	73.37%	1	201	\$8,136,258	\$0	\$0	\$258,353	0.00%
13	PRUDENTIAL INSURANCE COMPANY OF AMERICA	12.18%	2	6,491	\$1,351,070	\$9,373	\$1,594,569	\$711,643	118.72%
14	SECURIAN LIFE INSURANCE COMPANY	0.04%	7	2	\$4,124	\$0	\$0	\$2,070	0.00%
15	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	8	217	\$0	\$0	\$0	\$358,849	N/A
TOTAL		100.00%		19,376	\$11,089,927	\$9,373	\$28,180,830	\$12,673,681	254.20%

MISSOURI GROUP VARIABLE LIFE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP ORDINARY ANNUITIES (with life contingencies)

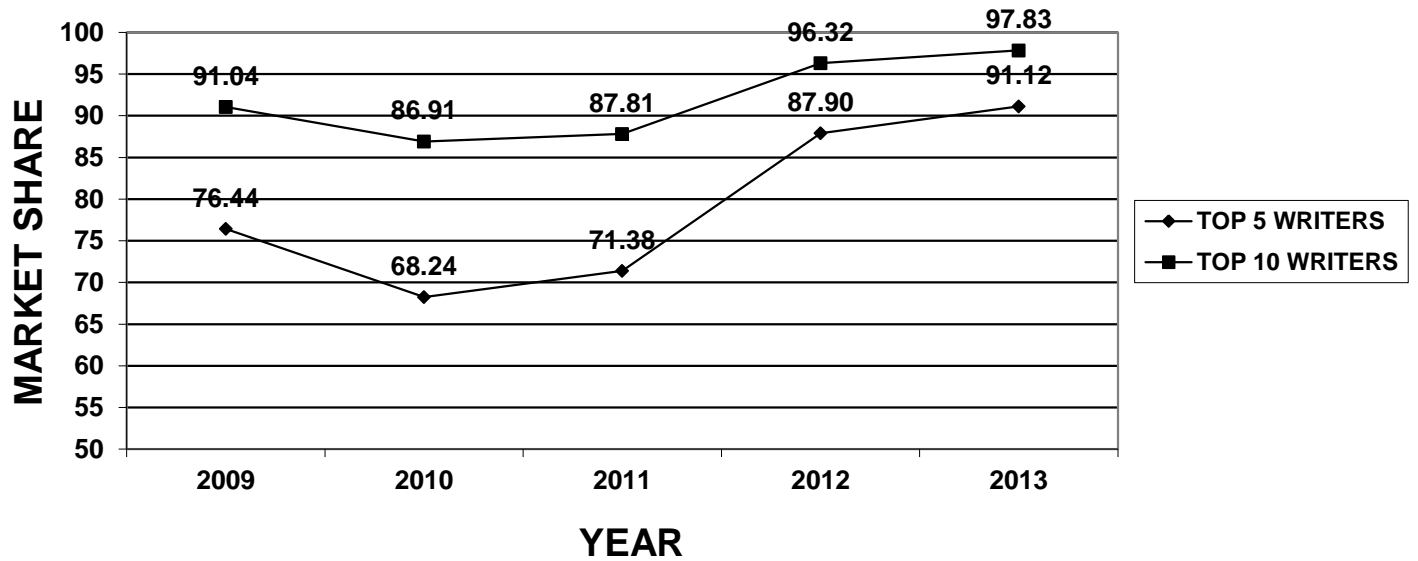
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AETNA LIFE INSURANCE COMPANY	0.00%	59	9	-\$190,464	\$0	\$2,725,406	\$0	-1430.93%
2	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.00%	59	7	\$0	\$0	\$820	\$0	N/A
3	ALLSTATE ASSURANCE COMPANY	0.00%	59	16	\$0	\$0	\$22,215	\$0	N/A
4	ALLSTATE LIFE INSURANCE COMPANY	0.01%	31	2,379	\$115,345	\$0	\$14,738,698	\$0	12777.93%
5	ALLSTATE LIFE INSURANCE COMPANY OF NEW YOR	0.00%	52	0	\$6,000	\$0	\$0	\$0	0.00%
6	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	53	18	\$5,474	\$0	\$184,296	\$0	3366.75%
7	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	46	4,631	\$23,306	\$0	\$3,092,507	\$0	13269.15%
8	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	59	3	\$0	\$0	\$25,223	\$0	N/A
9	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.03%	24	36	\$389,453	\$0	\$355,882	\$0	91.38%
10	AMERICAN NATIONAL INSURANCE COMPANY	0.03%	26	378	\$328,341	\$0	\$3,759,532	\$0	1145.01%
11	AMERICAN UNDERWRITERS LIFE INSURANCE COMP	0.01%	29	201	\$166,777	\$0	\$159,538	\$0	95.66%
12	AMERICAN UNITED LIFE INSURANCE COMPANY	0.04%	23	406	\$465,962	\$0	\$1,154,312	\$0	247.73%
13	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.00%	39	125	\$44,969	\$0	\$333,869	\$0	742.44%
14	AMERITAS LIFE INSURANCE CORP	0.68%	10	0	\$8,228,508	\$0	\$7,598,016	\$0	92.34%
15	ASSURITY LIFE INSURANCE COMPANY	0.00%	51	54	\$7,127	\$0	\$57,196	\$0	802.53%
16	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF	0.00%	59	0	\$0	\$0	\$43,901	\$0	N/A
17	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	59	146	\$0	\$0	\$1,133,075	\$0	N/A
18	ATHENE ANNUITY AND LIFE COMPANY	0.00%	44	1,254	\$25,000	\$0	\$648,029	\$0	2592.12%
19	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	59	681	\$0	\$0	\$716,475	\$0	N/A
20	AXA EQUITABLE LIFE INSURANCE COMPANY	0.06%	19	95	\$703,468	\$5,833	\$7,368,468	\$0	1048.28%
21	BANKERS LIFE AND CASUALTY COMPANY	0.00%	59	17	\$0	\$0	\$91,082	\$0	N/A
22	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	59.75%	1	2,428	\$726,236,628	\$0	\$52,402,470	\$0	7.22%
23	CANADA LIFE ASSURANCE COMPANY	0.00%	59	256	\$0	\$0	\$1,974,079	\$0	N/A
24	CAPITOL LIFE INSURANCE COMPANY	0.00%	59	8	\$0	\$0	\$1,441	\$0	N/A
25	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	59	0	\$0	\$0	\$36,843	\$0	N/A
26	CHURCH LIFE INSURANCE CORPORATION	0.01%	33	22	\$96,743	\$0	\$0	\$0	0.00%
27	CMFG LIFE INSURANCE COMPANY	0.70%	9	125	\$8,539,559	\$0	\$6,906,559	\$0	80.88%
28	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	59	20	\$0	\$0	\$3,966	\$0	N/A
29	CONNECTICUT GENERAL LIFE INS CO	0.00%	59	186	-\$144,417	\$0	\$347,785	\$0	-240.82%
30	CONSECO LIFE INSURANCE CO	0.00%	59	16	\$0	\$0	\$12,651	\$0	N/A
31	CONTINENTAL ASSURANCE COMPANY	0.00%	59	187	\$0	\$0	\$203,829	\$0	N/A
32	COUNTRY LIFE INSURANCE COMPANY	0.00%	59	49	\$0	\$0	\$138,394	\$0	N/A
33	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	57	21	\$725	\$0	\$37,881	\$0	5224.97%
34	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.00%	59	37	\$0	\$0	\$0	\$0	N/A
35	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.22%	13	6,254	\$2,619,496	\$0	\$8,730,660	\$0	333.30%
36	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COM	6.59%	4	180	\$80,051,228	\$0	\$3,169,948	\$0	3.96%
37	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.00%	47	348	\$21,838	\$0	\$656,056	\$0	3004.19%
38	GENWORTH LIFE AND ANNUITY INSURANCE COMPAN	0.00%	59	3	\$0	\$0	\$16,735	\$0	N/A
39	GENWORTH LIFE INSURANCE COMPANY	0.00%	56	204	\$1,200	\$0	\$1,596,454	\$0	133037.83%
40	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	45	168	\$24,016	\$0	\$190,216	\$0	792.04%
41	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	59	6	\$0	\$0	\$0	\$0	N/A
42	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN	10.92%	2	56,059	\$132,744,628	\$0	\$172,275	\$0	0.13%
43	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.00%	40	0	\$39,961	\$0	\$0	\$0	0.00%
44	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.00%	59	0	\$0	\$0	\$23,552	\$0	N/A
45	HARTFORD LIFE INSURANCE COMPANY	0.00%	59	751	\$0	\$0	\$5,561,475	\$0	N/A
46	HORACE MANN LIFE INSURANCE COMPANY	0.00%	59	4	\$0	\$0	\$2,610	\$0	N/A
47	ING LIFE INSURANCE AND ANNUITY COMPANY	2.56%	6	40,257	\$31,071,744	\$0	\$29,897,967	\$0	96.22%
48	INVESTORS LIFE INSURANCE COMPANY OF NORTH A	0.00%	59	5	\$0	\$0	\$0	\$0	N/A
49	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.01%	34	535	\$67,625	\$0	\$1,360,152	\$0	2011.32%
50	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.09%	16	4,664	\$1,114,605	\$110,139	\$31,667,974	\$0	2851.06%
51	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	50	103	\$9,423	\$0	\$62,313	\$0	661.29%
52	LINCOLN BENEFIT LIFE COMPANY	0.00%	59	32	\$0	\$0	-\$67,568	\$0	N/A
53	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.22%	8	3,337	\$14,773,065	\$0	\$2,831,699	\$0	19.17%
54	MANHATTAN LIFE INSURANCE COMPANY	0.00%	59	2	\$0	\$0	\$1,577	\$0	N/A
55	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPAN	0.26%	12	1,880	\$3,148,726	\$0	\$7,209,250	\$0	228.96%
56	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.00%	43	2,062	\$27,994	\$0	\$9,840,586	\$0	35152.48%
57	METLIFE INVESTORS USA INSURANCE COMPANY	0.00%	48	127	\$18,101	\$0	\$161,463	\$0	892.01%
58	METROPOLITAN LIFE INSURANCE COMPANY	7.54%	3	42,188	\$91,579,173	\$0	\$45,518,745	\$0	49.70%
59	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	42	206	\$34,757	\$0	\$1,242,609	\$0	3575.13%
60	MINNESOTA LIFE INSURANCE COMPANY	0.00%	59	1,004	\$0	\$0	\$210,090	\$0	N/A
61	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	28	1,096	\$262,280	\$0	\$8,536,864	\$0	3254.87%
62	MONY LIFE INSURANCE COMPANY	0.00%	58	44	\$15	\$0	\$78,120	\$0	520800.00%
63	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.03%	25	148	\$357,417	\$0	\$302,543	\$0	84.65%
64	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.04%	22	595	\$500,867	\$0	\$8,026,817	\$0	1602.58%
65	NEW YORK LIFE INSURANCE AND ANNUITY CORPOR	0.21%	14	290	\$2,498,189	\$0	\$1,612,676	\$0	64.55%
66	NEW YORK LIFE INSURANCE COMPANY	0.05%	21	7,739	\$636,681	\$0	\$8,061,099	\$0	1266.11%
67	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH	0.00%	59	151	\$0	\$0	\$315,334	\$0	N/A
68	PACIFIC LIFE INSURANCE COMPANY	0.00%	59	2,634	\$0	\$0	\$2,898,641	\$0	N/A
69	PARKER CENTENNIAL ASSURANCE COMPANY	0.00%	59	0	\$0	\$0	\$18,346	\$0	N/A

2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP ORDINARY ANNUITIES (with life contingencies)

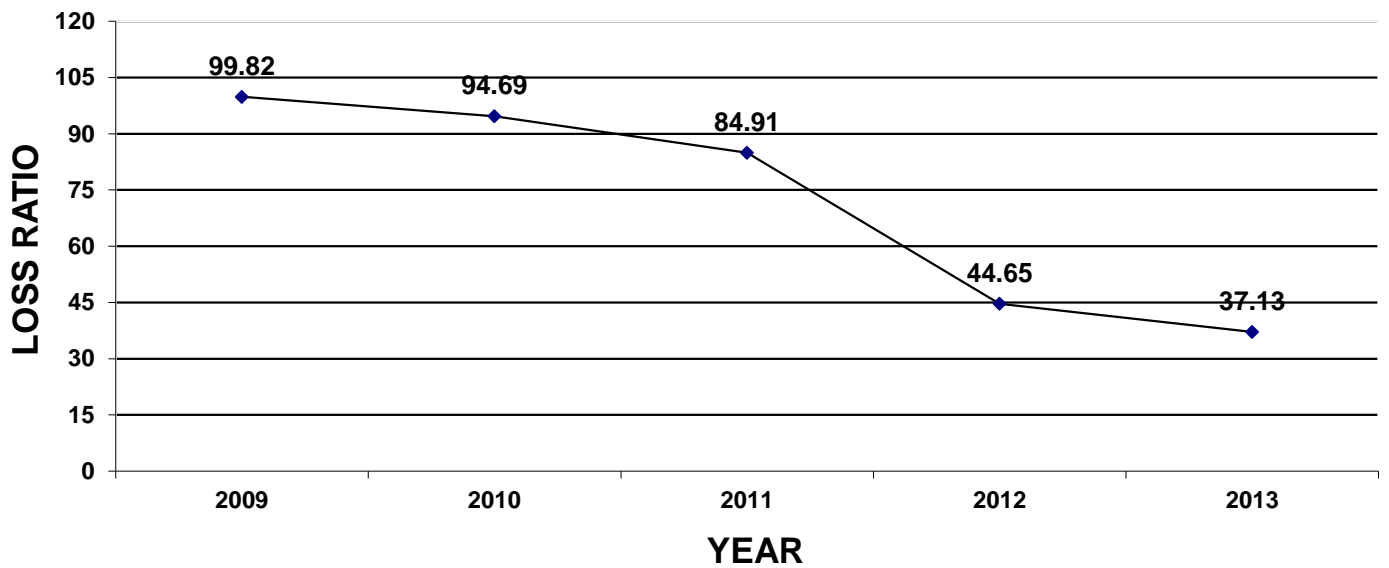
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	59	26	\$0	\$0	\$12,925	\$0	N/A
71	PEKIN LIFE INSURANCE COMPANY	0.00%	49	3	\$15,400	\$0	\$0	\$0	0.00%
72	PHOENIX LIFE INSURANCE COMPANY	0.00%	54	5	\$2,200	\$0	\$647,893	\$0	29449.68%
73	PRINCIPAL LIFE INSURANCE COMPANY	0.08%	17	90,581	\$1,010,922	\$2,027	\$5,911,943	\$0	585.01%
74	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	59	1	\$0	\$0	\$0	\$0	N/A
75	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP	0.00%	59	992	\$0	\$0	\$2,496,222	\$0	N/A
76	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	0.60%	11	3,462	\$7,249,562	\$25,447	\$68,756,104	\$0	948.77%
77	PRUDENTIAL RETIREMENT INSURANCE AND ANNUIT	0.01%	30	0	\$123,290	\$0	\$1,337,862	\$0	1085.13%
78	RELIABLE LIFE INSURANCE COMPANY	0.00%	59	0	\$0	\$0	\$273,810	\$0	N/A
79	RELIAANCE STANDARD LIFE INSURANCE COMPANY	0.01%	35	0	\$67,518	\$0	\$302,120	\$0	447.47%
80	RELIASTAR LIFE INSURANCE COMPANY	0.01%	37	665	\$60,907	\$0	\$1,485,626	\$0	2439.17%
81	RIVERSOURCE LIFE INSURANCE COMPANY	0.02%	27	434	\$278,189	\$0	\$1,426,383	\$0	512.74%
82	SAGICOR LIFE INSURANCE COMPANY	0.00%	59	1	\$0	\$0	\$15,609	\$0	N/A
83	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	1.56%	7	1,593	\$18,996,102	\$0	\$5,179,480	\$0	27.27%
84	STANDARD INSURANCE COMPANY	0.00%	59	4	\$0	\$0	\$7,268	\$0	N/A
85	SUN LIFE ASSURANCE COMPANY OF CANADA	0.00%	59	0	\$0	\$0	\$42,530	\$0	N/A
86	SUN LIFE ASSURANCE OF CANADA (US)	0.00%	38	327	\$59,400	\$0	\$701,206	\$0	1180.48%
87	SYMETRA LIFE INSURANCE COMPANY	0.01%	36	94	\$63,882	\$0	\$473,378	\$0	741.02%
88	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	6.32%	5	26,087	\$76,825,039	\$5,526,931	\$30,773,663	\$0	47.25%
89	TEXAS LIFE INSURANCE COMPANY	0.00%	59	2	\$0	\$0	\$4,699	\$0	N/A
90	TRANSAMERICA ADVISORS LIFE INSURANCE COMPA	0.00%	59	14	\$0	\$0	\$49,414	\$0	N/A
91	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPA	0.00%	59	5	\$0	\$0	\$160,474	\$0	N/A
92	TRANSAMERICA LIFE INSURANCE COMPANY	0.01%	32	775	\$113,563	\$0	\$11,863,548	\$0	10446.67%
93	ULLICO LIFE INSURANCE COMPANY	0.00%	59	1	\$0	\$0	\$0	\$0	N/A
94	UNIFIED LIFE INSURANCE COMPANY	0.00%	59	0	\$0	\$0	\$24,859	\$0	N/A
95	UNION CENTRAL LIFE INSURANCE COMPANY	0.08%	18	329	\$958,564	\$0	\$21,227,998	\$0	2214.56%
96	UNION SECURITY INSURANCE COMPANY	0.00%	59	6	\$0	\$0	\$0	\$0	N/A
97	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	59	1	\$0	\$0	\$2,000	\$0	N/A
98	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.18%	15	906	\$2,180,198	\$0	\$2,772,756	\$0	127.18%
99	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.00%	59	502	\$0	\$0	\$1,557,868	\$0	N/A
100	UNITED TEACHER ASSOCIATES INSURANCE COMPAI	0.00%	41	53	\$39,100	\$0	\$0	\$0	0.00%
101	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	59	39	\$0	\$0	\$132,432	\$0	N/A
102	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.05%	20	217	\$662,211	\$0	\$570,446	\$0	86.14%
103	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	59	25	\$0	\$0	\$0	\$0	N/A
104	WESTERN AND SOUTHERN LIFE INSURANCE COMPA	0.00%	59	0	\$0	\$0	\$1,024,143	\$0	N/A
105	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	55	39	\$1,240	\$0	\$126,299	\$0	10185.40%
TOTAL		100.00%		314,076	\$1,215,358,820	\$5,670,377	\$445,542,674	\$0	37.13%

MISSOURI GROUP ORDINARY ANNUITIES INSURANCE
(with life contingencies)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

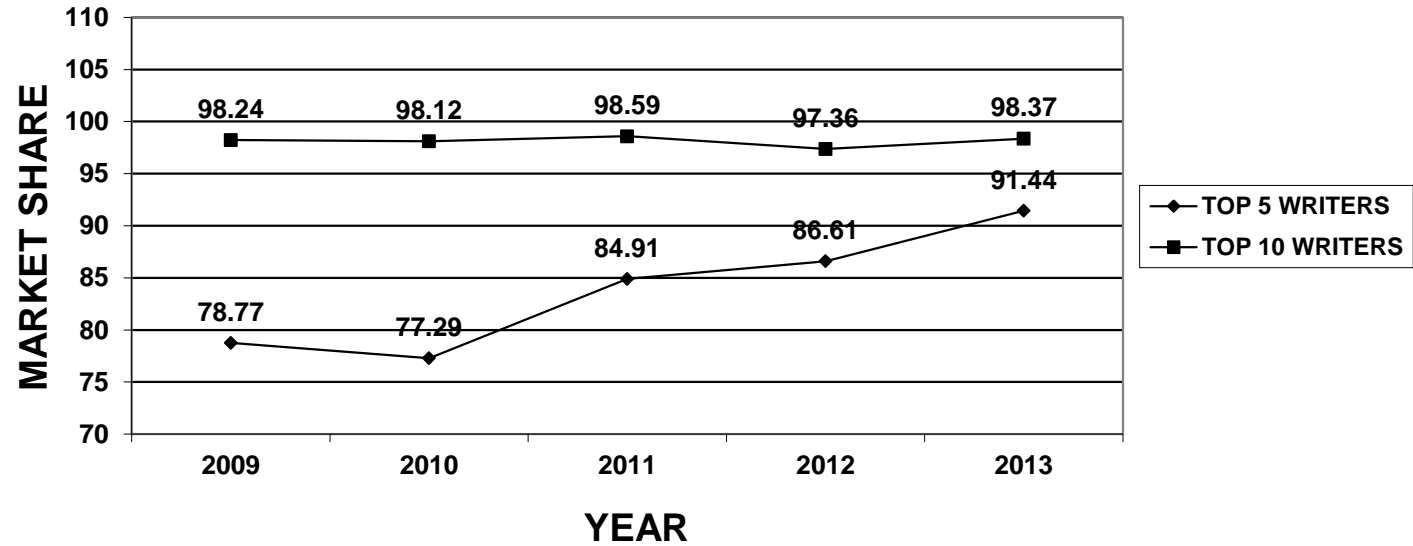


**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP VARIABLE ANNUITIES**

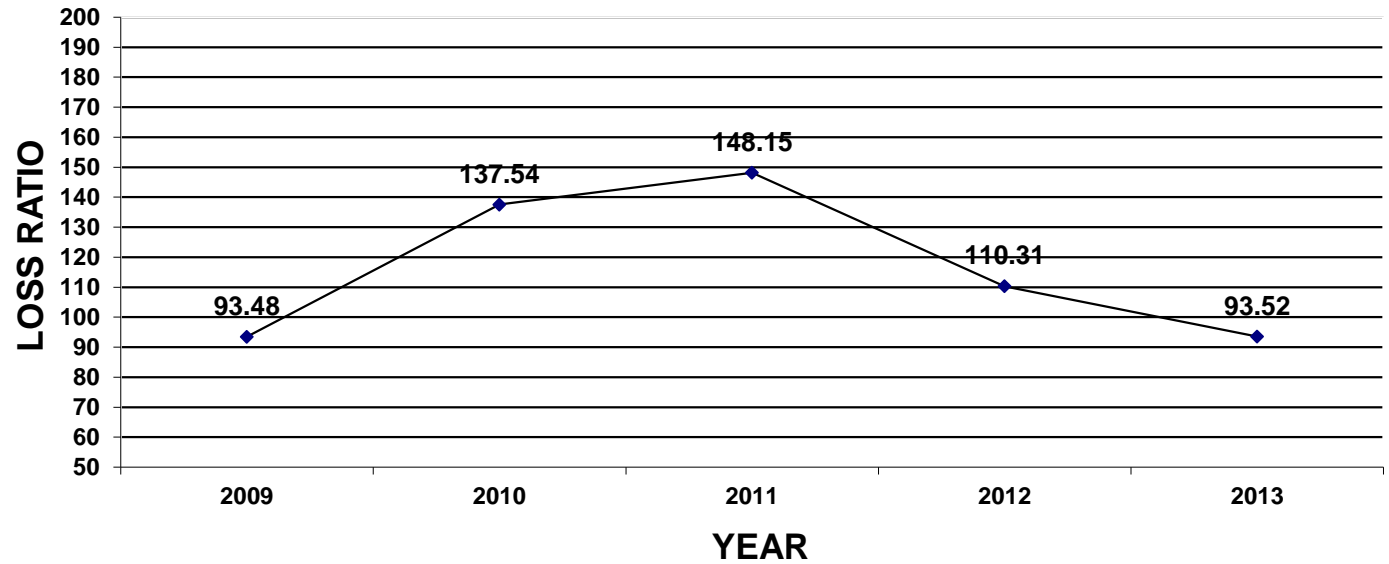
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	25	1	\$0	\$0	\$4,052	\$0	N/A
2	ALLSTATE ASSURANCE COMPANY	0.00%	25	1	\$0	\$0	\$321,588	\$0	N/A
3	ALLSTATE LIFE INSURANCE COMPANY	0.02%	20	1,543	\$186,023	\$0	\$16,393,716	\$0	8812.74%
4	AMERICAN GENERAL LIFE INSURANCE CO	47.91%	1	794	\$371,421,495	\$0	\$129,598,286	\$0	34.89%
5	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	25	9	\$0	\$0	\$1,346	\$0	N/A
6	AMERICAN NATIONAL INSURANCE COMPANY	0.42%	11	56	\$3,280,235	\$0	\$3,166,810	\$0	96.54%
7	AMERICAN UNITED LIFE INSURANCE COMPANY	19.28%	2	22,096	\$149,509,929	\$0	\$85,817,347	\$0	57.40%
8	AMERITAS LIFE INSURANCE CORP	0.00%	25	1,406	\$0	\$0	\$0	\$0	N/A
9	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	24	76	\$860	\$0	\$81,005	\$0	9419.19%
10	AXA EQUITABLE LIFE INSURANCE COMPANY	2.72%	6	19,926	\$21,089,627	\$0	\$189,587,391	\$0	898.96%
11	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMF	0.00%	25	2	\$0	\$0	\$446,729	\$0	N/A
12	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.26%	13	25	\$1,999,508	\$0	\$0	\$0	0.00%
13	ING LIFE INSURANCE AND ANNUITY COMPANY	13.27%	3	422	\$102,875,280	\$0	\$76,249,075	\$0	74.12%
14	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.45%	10	6,758	\$3,503,353	\$0	\$73,404,409	\$0	2095.26%
15	INVESTORS LIFE INSURANCE COMPANY OF NORTH A	0.00%	25	1	\$0	\$0	\$0	\$0	N/A
16	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.13%	16	157	\$983,747	\$0	\$3,563,600	\$0	362.25%
17	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.00%	25	0	\$0	\$18	\$0	\$0	N/A
18	LINCOLN NATIONAL LIFE INSURANCE COMPANY	7.22%	4	86	\$55,962,460	\$0	\$45,460,205	\$0	81.23%
19	METLIFE INVESTORS USA INSURANCE COMPANY	0.04%	19	868	\$345,812	\$0	\$3,358,525	\$0	\$10
20	METROPOLITAN LIFE INSURANCE COMPANY	0.69%	9	5,207	\$5,315,377	\$0	\$2,641,969	\$0	49.70%
21	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	22	125	\$21,090	\$0	\$754,011	\$0	3575.21%
22	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.16%	14	1,012	\$1,278,887	\$0	\$2,639,095	\$0	206.36%
23	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAN	0.00%	25	0	\$0	\$2,154	\$0	\$0	N/A
24	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	25	35	\$0	\$0	\$108,006	\$0	N/A
25	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	23	11	\$1,500	\$0	\$108,175	\$0	7211.67%
26	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.15%	15	170	\$1,198,722	\$0	\$1,759,176	\$0	146.75%
27	SUN LIFE ASSURANCE OF CANADA (US)	0.31%	12	4,294	\$2,367,124	\$0	\$51,111,178	\$0	2159.21%
28	SYMETRA LIFE INSURANCE COMPANY	0.05%	18	124	\$370,317	\$0	\$350,092	\$0	94.54%
29	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	1.93%	7	5,068	\$14,926,210	\$0	\$8,425,674	\$0	56.45%
30	TRANSAMERICA ADVISORS LIFE INSURANCE COMPA	0.00%	25	1	\$0	\$0	\$1,474	\$0	N/A
31	TRANSAMERICA LIFE INSURANCE COMPANY	0.00%	21	294	\$21,780	\$0	\$1,694,014	\$0	7777.84%
32	UNION CENTRAL LIFE INSURANCE COMPANY	1.14%	8	1,454	\$8,867,067	\$0	\$0	\$0	0.00%
33	VARIABLE ANNUITY LIFE INSURANCE COMPANY	3.76%	5	9,535	\$29,159,982	\$0	\$25,119,165	\$0	86.14%
34	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.08%	17	624	\$583,844	\$0	\$2,835,208	\$0	485.61%
TOTAL		100.00%		82,181	\$775,270,229	\$2,172	\$725,001,321	\$0	93.52%

MISSOURI GROUP VARIABLE ANNUITIES INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

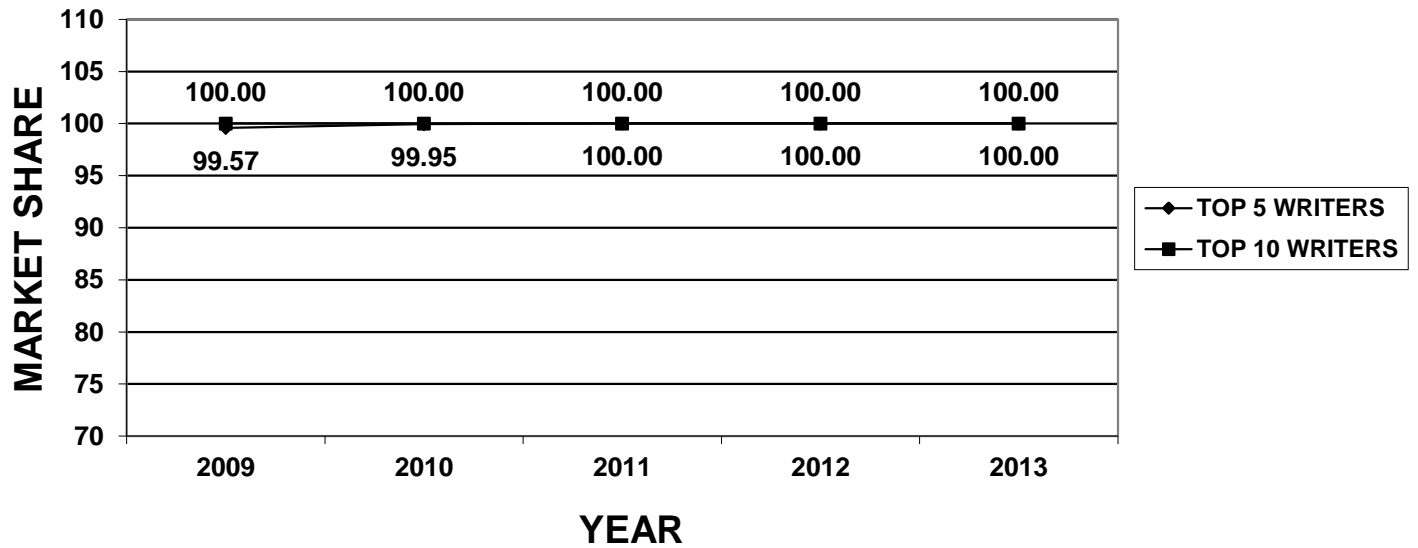


**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP MODIFIED GUARANTEED ANNUITIES**

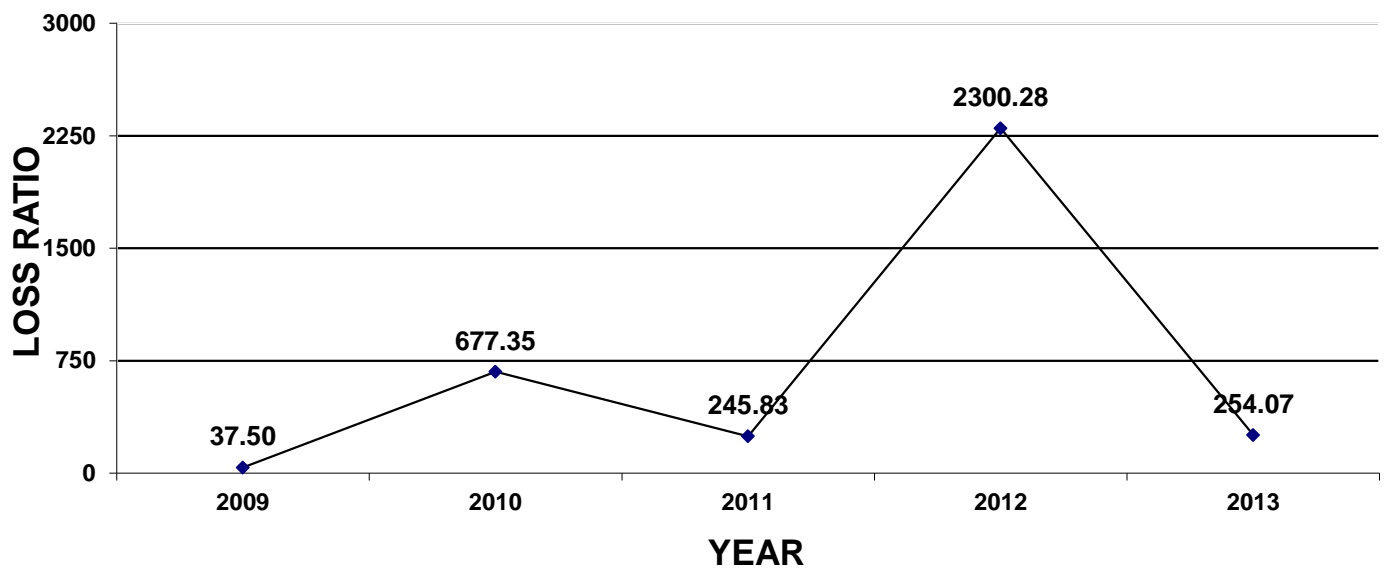
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.00%	5	372	\$0	\$0	\$7,858,027	\$0	N/A
2	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	5	17	\$0	\$0	\$86,483	\$0	N/A
3	ING LIFE INSURANCE AND ANNUITY COMPANY	2.40%	2	3	\$140,571	\$0	\$0	\$0	0.00%
4	ING USA ANNUITY AND LIFE INSURANCE COMPAN'	1.39%	3	157	\$81,389	\$0	\$0	\$0	0.00%
5	LINCOLN BENEFIT LIFE COMPANY	1.01%	4	531	\$59,000	\$0	\$6,815,071	\$0	11550.97%
6	PROTECTIVE LIFE INSURANCE COMPANY	95.21%	1	1,310	\$5,579,882	\$0	\$6,003	\$0	0.11%
7	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	5	12	\$0	\$0	\$125,315	\$0	N/A
TOTAL		100.00%		2,402	\$5,860,842	\$0	\$14,890,899	\$0	254.07%

MISSOURI GROUP MODIFIED GUARANTEED ANNUITIES INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

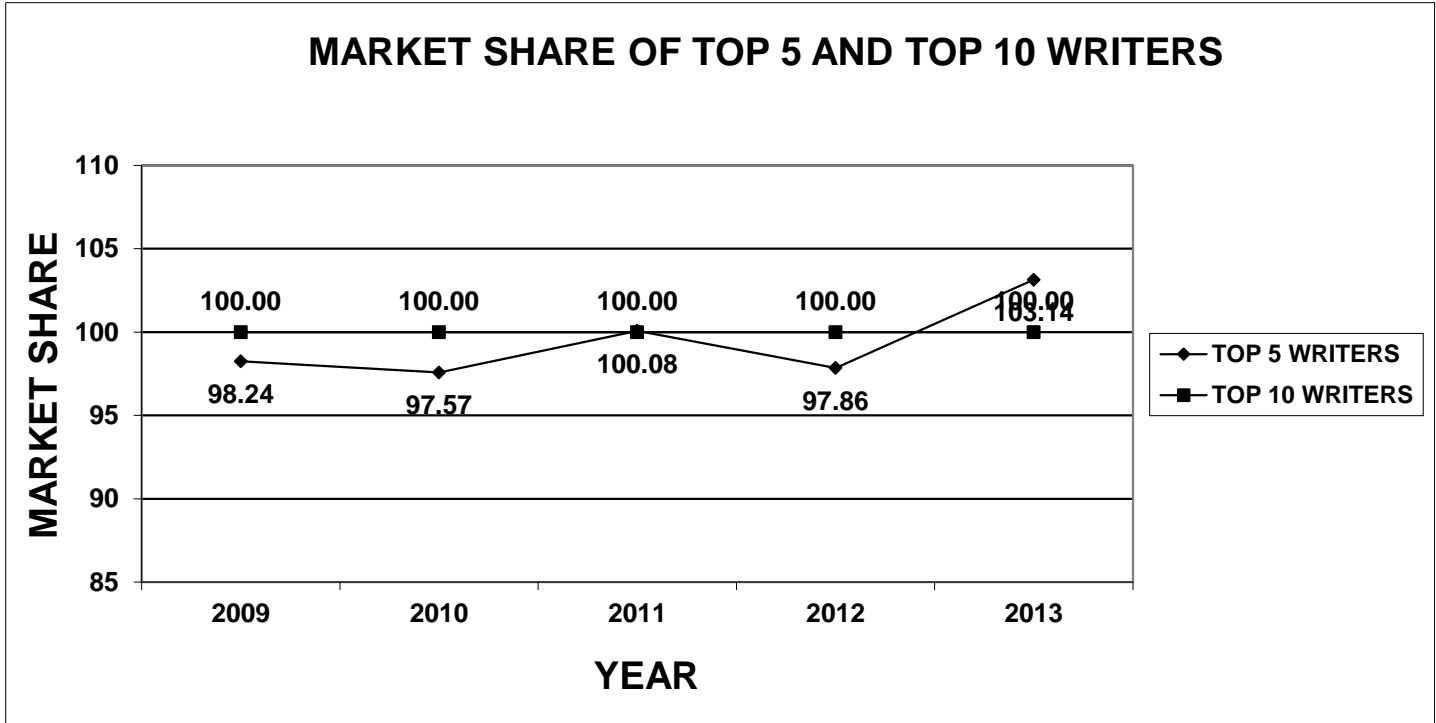


**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP EQUITY INDEXED ANNUITIES**

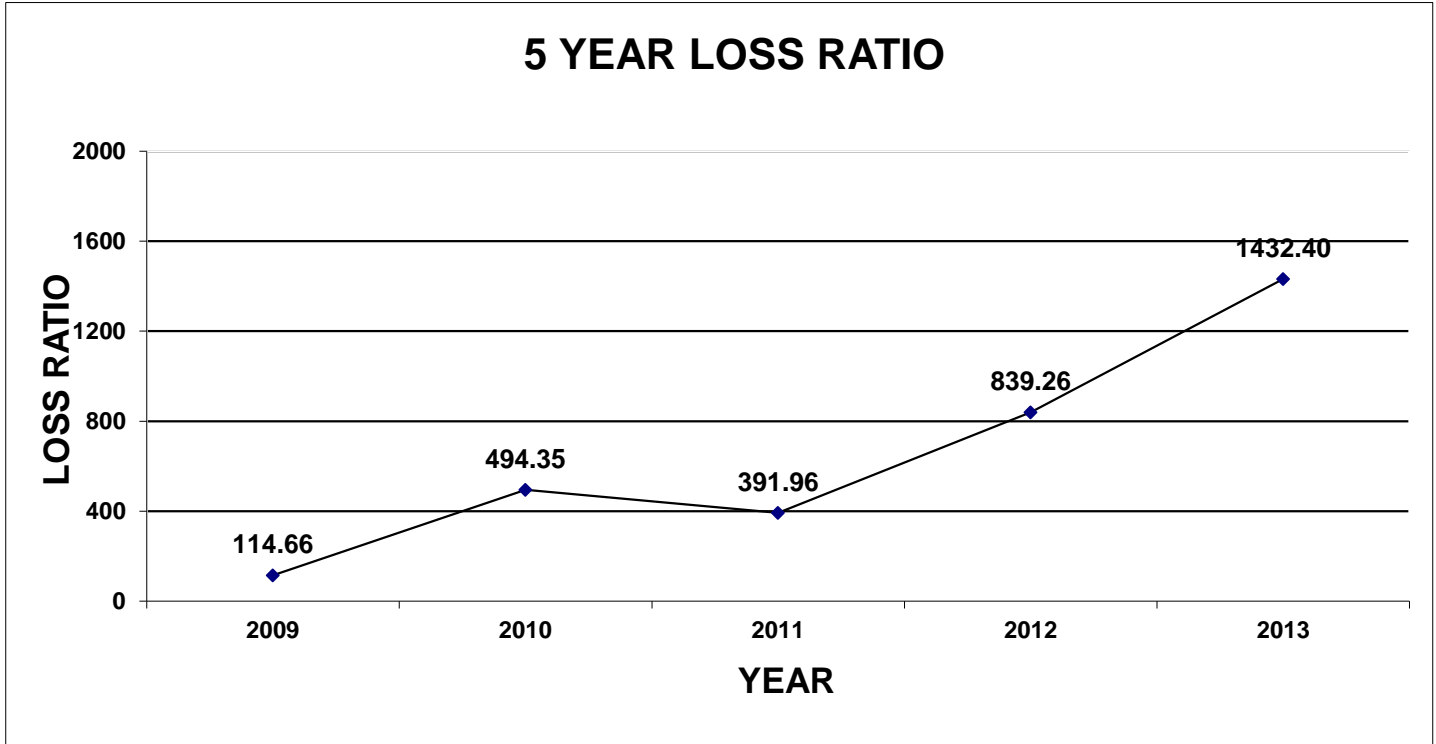
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.00%	9	12	\$0	\$0	\$568,136	\$0	N/A
2	AMERICAN NATIONAL INSURANCE COMPANY	30.84%	1	56	\$636,242	\$0	\$539,343	\$0	84.77%
3	ATHENE ANNUITY AND LIFE COMPANY	23.52%	2	144	\$485,215	\$0	\$9,681,195	\$0	1995.24%
4	EQUITRUST LIFE INSURANCE COMPANY	0.00%	9	0	-\$159,551	\$0	\$570,286	\$0	-357.43%
5	FIDELITY & GUARANTY LIFE INSURANCE COM	0.00%	9	0	\$0	\$0	\$14,792	\$0	N/A
6	FORETHOUGHT LIFE INSURANCE COMPANY	21.63%	4	1	\$446,226	\$0	\$4,690	\$0	1.05%
7	ING USA ANNUITY AND LIFE INSURANCE COMP	5.25%	5	209	\$108,346	\$0	\$1,327,631	\$0	1225.36%
8	JACKSON NATIONAL LIFE INSURANCE COMPAN	0.00%	9	61	\$0	\$0	\$624,277	\$0	N/A
9	LAFAYETTE LIFE INSURANCE COMPANY THE	0.65%	7	1	\$13,404	\$0	\$0	\$0	0.00%
10	LIFE INSURANCE COMPANY OF THE SOUTHWEST	3.60%	6	81	\$74,281	\$0	\$625	\$0	0.84%
11	LINCOLN BENEFIT LIFE COMPANY	0.00%	9	0	\$0	\$0	\$2,046	0	N/A
12	MIDLAND NATIONAL LIFE INSURANCE COMPANY	21.91%	3	2,679	\$452,005	\$0	\$16,159,955	0	3575.17%
13	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.00%	9	287	\$0	\$0	\$0	\$0	N/A
14	PROTECTIVE LIFE AND ANNUITY INSURANCE CO	0.00%	9	0	\$0	\$0	\$11,902	\$0	N/A
15	WASHINGTON NATIONAL INSURANCE COMPANY	0.34%	8	57	\$6,995	\$0	\$47,814	0	683.55%
TOTAL		100.00%		3,588	\$2,063,163	\$0	\$29,552,692	\$0	1432.40%

MISSOURI GROUP EQUITY INDEXED ANNUITIES INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

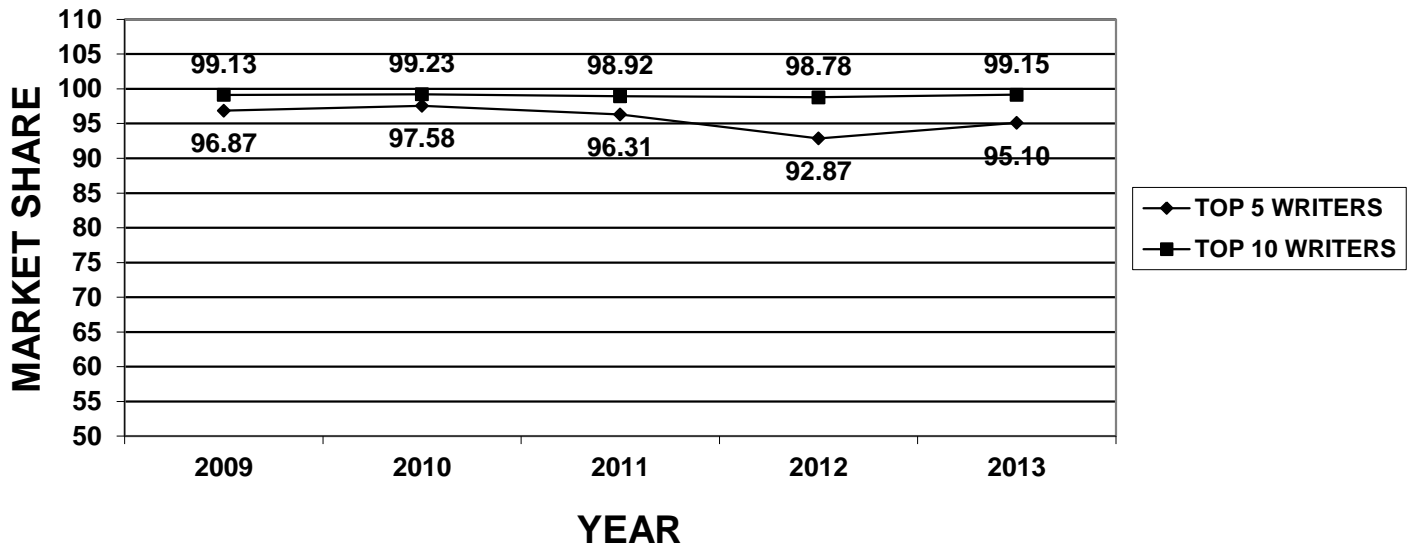


2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP DEPOSIT-TYPE FUNDS
(including variable contracts without life contingencies)

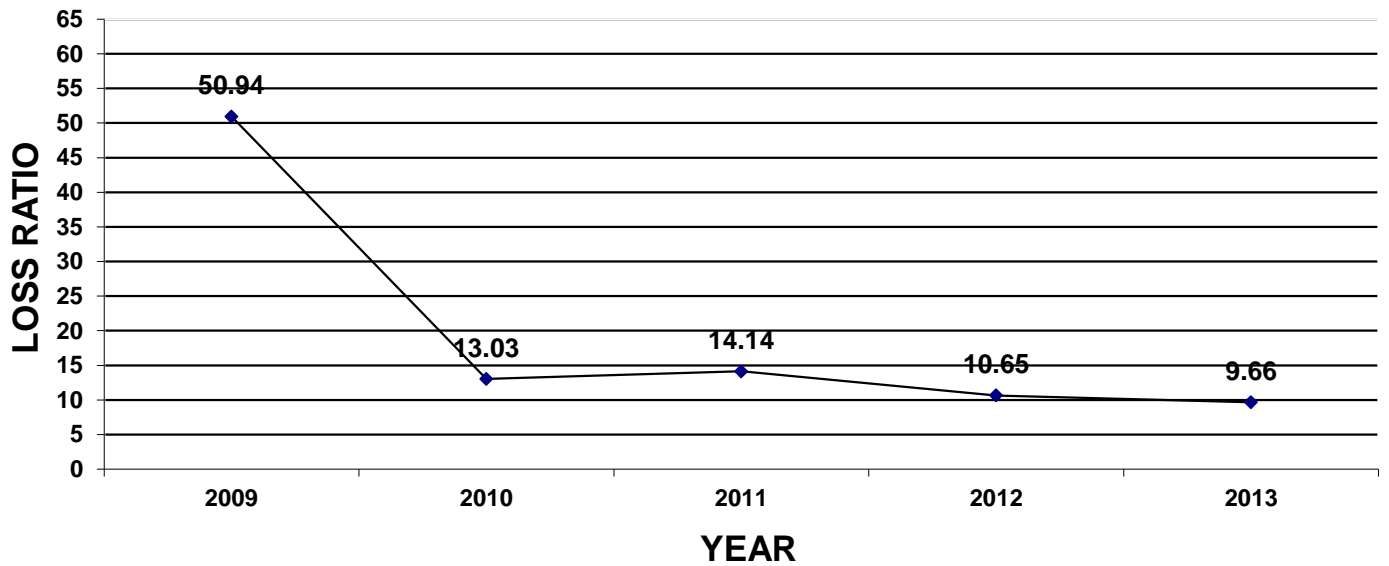
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.01%	20	0	\$38,718	\$0	\$0	\$0	0.00%
2	AETNA LIFE INSURANCE COMPANY	0.84%	7	5	\$6,444,197	\$0	\$0	\$0	0.00%
3	ALLSTATE LIFE INSURANCE COMPANY	0.00%	27	46	\$0	\$0	-\$72,127	\$0	N/A
4	AMERICAN GENERAL LIFE INSURANCE CO	0.01%	19	10	\$78,119	\$0	\$0	\$0	0.00%
5	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	27	3	\$0	\$0	\$15,354	\$0	N/A
6	AMERICAN NATIONAL INSURANCE COMPANY	0.14%	12	110	\$1,118,543	\$0	\$85,671	\$0	7.66%
7	AMERICAN UNITED LIFE INSURANCE COMPANY	0.00%	27	59	\$0	\$0	\$201,189	\$0	N/A
8	AMERITAS LIFE INSURANCE CORP	0.00%	27	22	\$0	\$0	\$0	\$0	N/A
9	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	27	11	-\$357	\$0	\$0	\$0	0.00%
10	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	49.59%	1	2,770	\$382,594,231	\$0	\$14,061,413	\$0	3.68%
11	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	22	19	\$7,451	\$0	\$0	\$0	0.00%
12	CMFG LIFE INSURANCE COMPANY	0.00%	24	4	\$4,912	\$0	\$0	\$0	0.00%
13	CONNECTICUT GENERAL LIFE INS CO	0.00%	23	125	\$5,970	\$0	\$0	\$0	0.00%
14	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.14%	13	108	\$1,103,667	\$0	\$0	\$0	0.00%
15	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COM	5.66%	4	195	\$43,699,711	\$0	\$0	\$0	0.00%
16	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.11%	15	551	\$856,561	\$0	\$0	\$0	0.00%
17	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN'	0.17%	10	2	\$1,276,263	\$0	\$0	\$0	0.00%
18	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.00%	21	8	\$31,022	\$0	\$0	\$0	0.00%
19	HARTFORD LIFE INSURANCE COMPANY	5.53%	5	7,824	\$42,663,276	\$0	\$0	\$0	0.00%
20	INDEPENDENT ORDER OF FORESTERS THE	0.00%	26	2	\$624	\$0	\$0	\$0	0.00%
21	ING LIFE INSURANCE AND ANNUITY COMPANY	0.01%	18	151	\$89,530	\$0	\$0	\$0	0.00%
22	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	27	4	\$0	\$0	\$0	\$0	N/A
23	KANSAS CITY LIFE INSURANCE COMPANY	0.10%	16	6	\$779,184	\$0	\$2,505,702	\$0	321.58%
24	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	27	1	\$0	\$0	\$52,709	\$0	N/A
25	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.00%	27	288	\$0	\$0	\$218,140	\$0	N/A
26	LINCOLN BENEFIT LIFE COMPANY	0.00%	27	36	\$0	\$0	\$263,829	\$0	N/A
27	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.12%	14	0	\$922,000	\$0	\$0	\$0	0.00%
28	METROPOLITAN LIFE INSURANCE COMPANY	0.03%	17	0	\$261,578	\$0	\$0	\$0	0.00%
29	NEW YORK LIFE INSURANCE COMPANY	0.00%	27	0	\$0	\$0	\$1,523,091	\$0	N/A
30	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	25	7	\$640	\$0	\$0	\$0	0.00%
31	PHOENIX LIFE INSURANCE COMPANY	0.00%	27	6,525	\$0	\$0	\$0	\$0	N/A
32	PRINCIPAL LIFE INSURANCE COMPANY	27.43%	2	90,581	\$211,597,281	\$0	\$0	\$0	0.00%
33	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP/	0.00%	27	1	\$0	\$0	\$0	\$0	N/A
34	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	0.40%	8	0	\$3,051,446	\$0	\$3,333,370	\$0	109.24%
35	PRUDENTIAL RETIREMENT INSURANCE AND ANNUIT	6.88%	3	0	\$53,092,426	\$0	\$52,295,912	\$0	98.50%
36	RELIASTAR LIFE INSURANCE COMPANY	0.00%	27	1	\$0	\$0	\$0	\$0	N/A
37	SUN LIFE ASSURANCE COMPANY OF CANADA	0.19%	9	2	\$1,470,000	\$0	\$0	\$0	0.00%
38	SYMETRA LIFE INSURANCE COMPANY	0.00%	27	1	\$0	\$0	\$0	\$0	N/A
39	TRANSAMERICA LIFE INSURANCE COMPANY	0.16%	11	29	\$1,220,779	\$0	\$0	\$0	0.00%
40	UNITED OF OMAHA LIFE INSURANCE COMPANY	2.47%	6	159	\$19,043,587	\$0	\$0	\$0	0.00%
41	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	27	29	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%		109,695	\$771,451,359	\$0	\$74,484,253	\$0	9.66%

MISSOURI GROUP DEPOSIT-TYPE FUNDS INSURANCE
(Including variable contracts without life contingencies)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

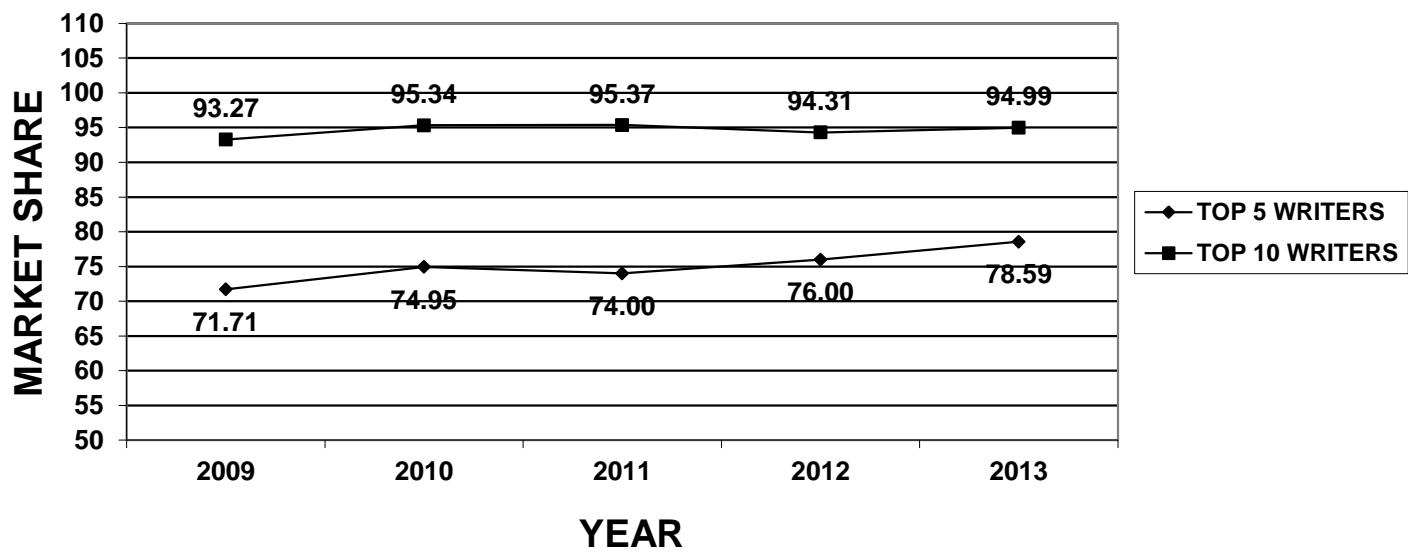


**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP OTHER CONSIDERATIONS**

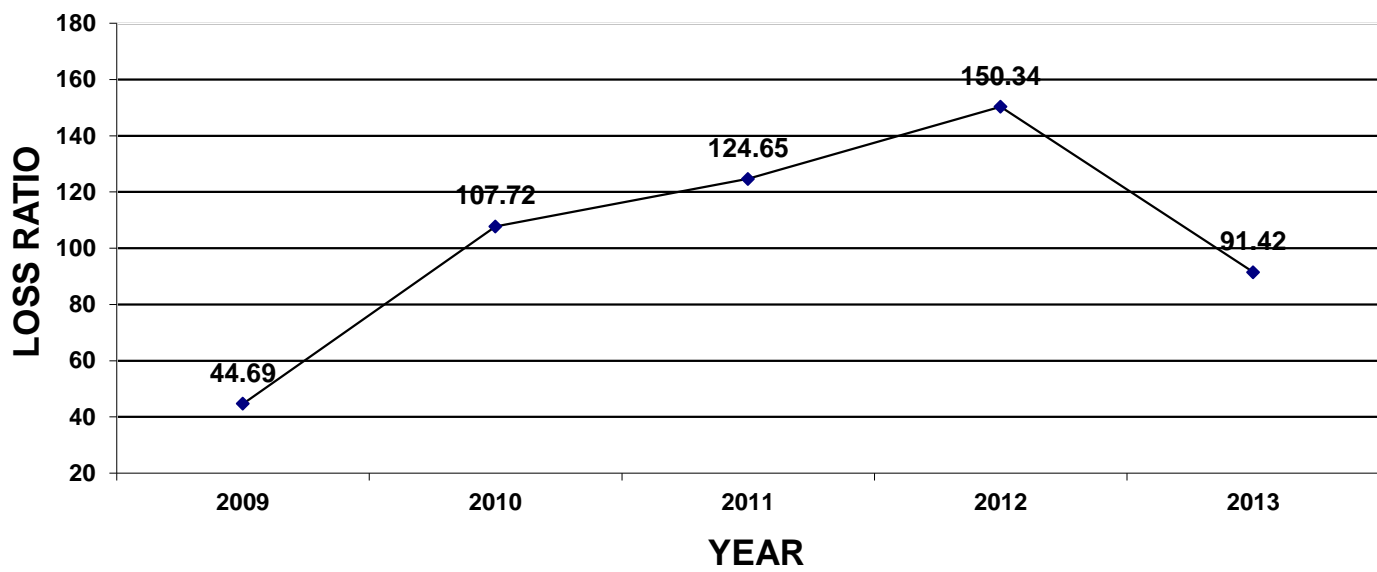
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN MATURITY LIFE INSURANCE CO	0.01%	21	1	\$104,000	\$0	\$0	\$0	0.00%
2	AXA EQUITABLE LIFE INSURANCE COMPANY	0.01%	19	1,298	\$114,068	\$0	\$0	\$0	0.00%
3	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.03%	18	283	\$277,346	\$0	\$0	\$0	0.00%
4	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.01%	22	0	\$89,650	\$0	\$0	\$0	0.00%
5	HARTFORD LIFE AND ACCIDENT INSURANCE COMPA	0.00%	25	0	\$0	\$0	\$20,981	\$0	N/A
6	HARTFORD LIFE INSURANCE COMPANY	1.94%	11	9,425	\$19,251,252	\$0	\$42,649,770	\$0	221.54%
7	ING LIFE INSURANCE AND ANNUITY COMPANY	4.19%	7	1	\$41,547,656	\$0	\$51,448,992	\$0	123.83%
8	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	21.55%	2	728	\$213,959,527	\$0	\$260,586,790	\$0	121.79%
9	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPA	21.32%	3	25,160	\$211,672,546	\$0	\$123,441,100	\$0	58.32%
10	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.17%	15	0	\$1,658,116	\$0	\$0	\$0	0.00%
11	METROPOLITAN LIFE INSURANCE COMPANY	2.50%	9	0	\$24,811,383	\$0	\$54,659,965	\$0	220.30%
12	MINNESOTA LIFE INSURANCE COMPANY	1.65%	12	2,854	\$16,352,358	\$0	\$0	\$0	0.00%
13	MONUMENTAL LIFE INSURANCE COMPANY	0.13%	17	46	\$1,295,925	\$0	\$0	\$0	0.00%
14	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	2.17%	10	260	\$21,518,709	\$0	\$35,027,921	\$0	162.78%
15	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPA	0.00%	23	111	\$21,291	\$0	\$1,181,791	\$0	5550.66%
16	NATIONWIDE LIFE INSURANCE COMPANY	4.78%	5	20,297	\$47,410,797	\$0	\$74,681,009	\$0	157.52%
17	NEW YORK LIFE INSURANCE COMPANY	0.72%	13	0	\$7,126,376	\$0	\$3,264,114	\$0	45.80%
18	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAI	0.00%	24	2	\$13,537	\$0	\$38,316	\$0	283.05%
19	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.19%	14	1,047	\$1,903,125	\$0	\$6,897,248	\$0	362.42%
20	PACIFIC LIFE & ANNUITY COMPANY	0.00%	25	0	\$0	\$0	\$94,089	\$0	N/A
21	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	25	6	\$0	\$0	\$0	\$0	N/A
22	PRINCIPAL LIFE INSURANCE COMPANY	0.01%	20	90,581	\$111,333	\$0	\$0	\$0	0.00%
23	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	6.00%	4	920	\$59,536,885	\$0	\$59,536,885	\$0	100.00%
24	PRUDENTIAL RETIREMENT INSURANCE AND ANNUIT	0.14%	16	0	\$1,426,414	\$0	\$0	\$0	0.00%
25	STANDARD INSURANCE COMPANY	4.38%	6	4,006	\$43,442,836	\$0	\$28,168,033	\$0	64.84%
26	SUN LIFE ASSURANCE OF CANADA (US)	0.00%	25	0	\$0	\$0	\$55,167	\$0	N/A
27	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPA	24.94%	1	68	\$247,567,688	\$0	\$131,694,616	\$0	53.20%
28	TRANSAMERICA LIFE INSURANCE COMPANY	3.17%	8	164	\$31,476,331	\$0	\$34,027,089	\$0	108.10%
TOTAL		100.00%		157,258	\$992,689,149	\$0	\$907,473,876	\$0	91.42%

MISSOURI GROUP OTHER CONSIDERATIONS

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.00%	116	1,426	\$214,739	\$0	\$239,820	\$26,282	111.68%
2	5 STAR LIFE INSURANCE COMPANY	0.05%	68	25,304	\$2,011,011	\$0	\$1,503,390	\$986,283	74.76%
3	AAA LIFE INSURANCE COMPANY	0.06%	61	5,187	\$2,625,511	\$0	\$1,677,219	\$575,369	63.88%
4	AETNA LIFE INSURANCE COMPANY	0.35%	31	32,161	\$15,503,311	\$0	\$19,330,076	\$4,147,157	124.68%
5	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	217	1	\$0	\$0	\$4,052	\$0	N/A
6	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	196	2	\$2,072	\$0	\$0	\$100	0.00%
7	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.00%	148	14	\$34,097	\$0	\$6,270	\$1,473	18.39%
8	ALLSTATE ASSURANCE COMPANY	0.00%	217	17	\$0	\$0	\$343,803	\$0	N/A
9	ALLSTATE LIFE INSURANCE COMPANY	0.02%	78	6,369	\$1,051,952	\$0	\$40,318,130	\$46,316	3832.70%
10	ALLSTATE LIFE INSURANCE COMPANY OF NEW YOR	0.00%	180	0	\$6,000	\$0	\$0	\$0	0.00%
11	AMALGAMATED LIFE INSURANCE COMPANY	0.01%	108	9,777	\$289,107	\$0	\$162,796	\$440,527	56.31%
12	AMERICAN AMICABLE LIFE INSURANCE COMPANY O	0.00%	144	151	\$41,953	\$0	\$19,000	\$3,830	45.29%
13	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.02%	89	23,837	\$715,354	\$0	\$463,072	\$58,315	64.73%
14	AMERICAN EQUITY INVESTMENT LIFE INSURANCE CI	0.00%	150	373	\$27,951	\$0	\$52,500	\$4,837	187.83%
15	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	0.00%	154	109	\$22,658	\$0	\$8,000	\$2,270	35.31%
16	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.01%	92	1,666	\$572,920	\$32,313	\$235,000	\$140,358	46.66%
17	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	156	270	\$21,698	\$0	\$186,796	\$1,842	860.89%
18	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.00%	217	0	\$0	\$0	\$0	\$28,094	N/A
19	AMERICAN GENERAL LIFE INSURANCE CO	8.48%	2	8,117	\$372,054,986	\$0	\$137,529,485	\$233,023	36.96%
20	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.05%	66	9,513	\$2,169,487	\$0	\$1,330,911	\$102,360	61.35%
21	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.01%	93	3,365	\$555,065	\$0	\$197,954	\$83,873	35.66%
22	AMERICAN INCOME LIFE INSURANCE CO	0.00%	179	269	\$6,526	\$0	\$1,000	\$253	15.32%
23	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	126	33	\$104,000	\$0	\$128,406	\$0	123.47%
24	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.13%	46	7,214	\$5,629,032	\$0	\$3,220,869	\$35,280	57.22%
25	AMERICAN MODERN LIFE INSURANCE COMPANY	0.04%	70	13,538	\$1,873,546	\$0	\$887,966	\$127,509	47.39%
26	AMERICAN NATIONAL INSURANCE COMPANY	0.17%	40	5,481	\$7,502,223	\$4,972	\$8,732,935	\$472,299	116.47%
27	AMERICAN NATIONAL LIFE INSURANCE COMPANY OI	0.00%	210	3	\$432	\$0	\$0	\$41	0.00%
28	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	217	77	-\$35,416	\$0	\$19,512	\$0	-55.09%
29	AMERICAN UNDERWRITERS LIFE INSURANCE COMP	0.06%	59	5,160	\$2,679,796	\$0	\$2,484,288	\$259,845	92.70%
30	AMERICAN UNITED LIFE INSURANCE COMPANY	3.45%	9	32,743	\$151,315,622	\$0	\$88,988,181	\$692,592	58.81%
31	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.00%	135	154	\$64,679	\$0	\$335,940	\$3,771	519.40%
32	AMERITAS LIFE INSURANCE CORP	0.19%	39	1,428	\$8,228,508	\$0	\$7,598,016	\$0	92.34%
33	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	204	76	\$860	\$0	\$81,005	\$0	9419.19%
34	ANTHEM LIFE INSURANCE COMPANY	0.19%	38	76,772	\$8,312,945	\$0	\$4,543,833	\$2,797,923	54.66%
35	ASSURTY LIFE INSURANCE COMPANY	0.00%	162	63	\$16,637	\$0	\$100,946	\$198	606.76%
36	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF	0.00%	217	0	\$0	\$0	\$43,901	\$0	N/A
37	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.01%	112	849	\$249,605	\$0	\$1,268,210	\$29,782	508.09%
38	ATHENE ANNUITY AND LIFE COMPANY	0.01%	95	1,401	\$519,310	\$0	\$10,431,345	\$6,244	2008.69%
39	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	173	706	\$9,476	\$0	\$865,022	\$787	9128.56%
40	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	217	201	\$0	\$0	\$0	\$6,714	N/A
41	AUTO OWNERS LIFE INSURANCE COMPANY	0.00%	165	57	\$13,593	\$0	\$0	\$0	0.00%
42	AXA EQUITABLE LIFE INSURANCE COMPANY	0.50%	27	21,319	\$21,907,163	\$5,833	\$196,955,859	\$0	899.07%
43	BALBOA LIFE INSURANCE COMPANY	0.00%	217	6	\$0	\$0	\$0	\$478	N/A
44	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	200	3	\$1,584	\$0	\$1,635	\$85	103.22%
45	BANKERS LIFE AND CASUALTY COMPANY	0.00%	217	17	\$0	\$0	\$91,082	\$0	N/A
46	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	25.29%	1	5,198	\$1,108,830,859	\$0	\$66,463,883	\$0	5.99%
47	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.00%	145	399	\$40,643	\$0	\$70,000	\$6,898	172.23%
48	CANADA LIFE ASSURANCE COMPANY	0.00%	176	257	\$7,169	\$0	\$2,254,707	\$80	31450.79%
49	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	217	135	\$0	\$0	\$50,001	\$861	N/A
50	CAPITOL LIFE INSURANCE COMPANY	0.00%	217	8	\$0	\$0	\$1,441	\$0	N/A
51	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.11%	48	43,368	\$4,944,128	\$0	\$1,242,641	\$349,231	25.13%
52	CENTURION LIFE INSURANCE COMPANY	0.00%	140	353	\$49,114	\$0	\$125,658	\$2,238	255.85%
53	CENTURY LIFE ASSURANCE COMPANY	0.00%	217	4	-\$85	\$0	\$0	\$28	0.00%
54	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	217	39	\$0	\$0	\$79,220	\$1,581	N/A
55	CHURCH LIFE INSURANCE CORPORATION	0.01%	111	420	\$275,224	\$0	\$336,000	\$18,096	122.08%
56	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	172	38	\$9,755	\$0	\$10,000	\$396	102.51%
57	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	217	0	\$0	\$0	\$524,300	\$0	N/A
58	CITIZENS SECURITY LIFE INS CO	0.00%	199	2	\$1,757	\$0	\$2,000	\$258	113.83%
59	CMFG LIFE INSURANCE COMPANY	0.37%	30	44,159	\$16,095,503	\$0	\$11,259,896	\$523,976	69.96%
60	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.00%	119	547	\$175,120	\$0	\$75,000	\$37,267	42.83%
61	COLONIAL PENN LIFE INSURANCE COMPANY	0.08%	56	10,002	\$3,305,546	\$0	\$1,765,898	\$49,336	53.42%
62	COLUMBIAN LIFE INSURANCE COMPANY	0.00%	163	79	\$15,085	\$0	\$5,069	\$333	33.60%
63	COMBINED INSURANCE CO OF AMERICA	0.00%	129	664	\$97,787	\$0	\$66,896	\$10,683	68.41%
64	COMPANION LIFE INSURANCE COMPANY	0.00%	117	67	\$188,502	\$0	\$250,000	\$69,151	132.62%
65	CONNECTICUT GENERAL LIFE INS CO	0.06%	60	4,364	\$2,658,504	\$0	\$2,254,859	\$539,512	84.82%
66	CONSECO LIFE INSURANCE CO	0.00%	217	33	\$0	\$0	\$27,649	\$156	N/A
67	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	217	0	\$0	\$0	\$0	-\$32	N/A
68	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	127	626	\$101,155	\$0	\$5,122	\$18,342	5.06%
69	CONTINENTAL ASSURANCE COMPANY	0.00%	186	428	\$3,227	\$0	\$457,622	\$3	14181.04%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	COUNTRY LIFE INSURANCE COMPANY	0.00%	121	57	\$156,461	\$0	\$176,157	\$391	112.59%
71	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.11%	49	28,351	\$4,889,352	\$0	\$2,778,900	\$1,548,175	56.84%
72	DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.00%	217	1	\$0	\$0	\$0	\$0	N/A
73	EMC NATIONAL LIFE COMPANY	0.02%	88	6,606	\$813,261	\$0	\$380,900	\$603,293	46.84%
74	EPIC LIFE INSURANCE COMPANY THE	0.00%	159	115	\$20,209	\$0	\$0	\$3,733	0.00%
75	EQUITRUST LIFE INSURANCE COMPANY	0.00%	217	0	-\$159,551	\$0	\$570,286	\$0	-357.43%
76	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	182	19	\$4,316	\$0	-\$493	\$353	-11.42%
77	FARM BUREAU LIFE INSURANCE COMPANY OF MISSI	0.01%	100	648	\$394,643	\$0	\$154,000	\$47,242	39.02%
78	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	217	6	\$0	\$0	\$0	\$440,907	N/A
79	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	168	21	\$13,174	\$0	\$55,113	\$0	418.35%
80	FEDERATED LIFE INSURANCE COMPANY	0.01%	107	2,222	\$308,019	\$0	\$127,500	\$45,125	41.39%
81	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.00%	217	37	\$0	\$0	\$14,792	\$0	N/A
82	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.00%	118	280	\$183,501	\$0	\$10,000	\$11,913	5.45%
83	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.12%	47	21,994	\$5,359,029	\$0	\$9,328,030	\$688,232	174.06%
84	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	0.01%	109	3,821	\$285,026	\$0	\$269,553	\$43,301	94.57%
85	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMI	0.00%	217	2	\$0	\$0	\$446,729	\$252	N/A
86	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COM	2.82%	11	375	\$123,750,939	\$0	\$3,169,948	\$0	2.56%
87	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.00%	197	4	\$2,005	\$0	\$0	\$171	0.00%
88	FORETHOUGHT LIFE INSURANCE COMPANY	0.15%	44	15,799	\$6,450,965	\$0	\$5,937,508	\$77,234	92.04%
89	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.02%	86	958	\$905,782	\$0	\$668,056	\$195	73.75%
90	GENWORTH LIFE AND ANNUITY INSURANCE COMPAI	0.00%	122	4	\$153,120	\$0	\$195,875	\$1,142	127.92%
91	GENWORTH LIFE INSURANCE COMPANY	0.01%	105	277	\$321,200	\$0	\$2,952,424	\$43,075	919.19%
92	GERBER LIFE INSURANCE COMPANY	0.00%	138	321	\$51,632	\$0	\$50,129	\$807	97.09%
93	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.27%	33	88,523	\$11,754,746	\$0	\$7,040,632	\$1,093,090	59.90%
94	GOLDEN RULE INSURANCE COMPANY	0.01%	115	1,107	\$230,912	\$0	\$12,000	\$107,596	5.20%
95	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANC	0.00%	217	0	-\$11,566	\$0	\$28,350	\$0	-245.11%
96	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	152	224	\$24,016	\$0	\$234,548	\$276	976.63%
97	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	198	8	\$1,985	\$0	\$0	\$400	0.00%
98	GREAT WESTERN INSURANCE COMPANY	0.02%	79	1,810	\$993,290	\$0	\$713,557	\$8,342	71.84%
99	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN'	3.09%	10	57,257	\$135,371,321	\$0	\$8,278,576	\$667,805	6.12%
100	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.00%	124	3,518	\$119,872	\$0	\$282,857	\$33,978	235.97%
101	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.05%	65	46	\$2,180,640	\$0	\$1,655,861	\$4,007	75.93%
102	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.32%	32	152,514	\$14,120,220	\$0	\$9,388,529	\$6,603,565	66.49%
103	HARTFORD LIFE AND ACCIDENT INSURANCE COMPA	0.77%	22	148,502	\$33,794,259	\$0	\$29,770,510	\$16,482,992	88.09%
104	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	0.00%	215	1	\$202	\$0	\$0	\$0	0.00%
105	HARTFORD LIFE INSURANCE COMPANY	1.42%	16	20,651	\$62,459,387	\$0	\$49,469,523	\$805,368	79.20%
106	HCC LIFE INSURANCE COMPANY	0.00%	181	215	\$5,367	\$0	\$0	\$2,124	0.00%
107	HOMESTEADERS LIFE COMPANY	0.10%	53	10,913	\$4,537,734	\$0	\$3,317,250	\$48,415	73.10%
108	HORACE MANN LIFE INSURANCE COMPANY	0.00%	137	257	\$52,494	\$0	\$2,610	\$14,863	4.97%
109	HUMANA INSURANCE COMPANY	0.03%	74	13,851	\$1,427,065	\$0	\$501,203	\$404,094	35.12%
110	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	217	0	\$0	\$0	\$174,852	\$2,203	N/A
111	INDEPENDENT ORDER OF FORESTERS THE	0.00%	208	2	\$624	\$0	\$0	\$0	0.00%
112	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & I	0.04%	71	17,575	\$1,755,016	\$0	\$743,327	\$187,739	42.35%
113	ING LIFE INSURANCE AND ANNUITY COMPANY	4.01%	8	41,091	\$175,790,605	\$0	\$157,683,175	\$9,037	89.70%
114	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.08%	54	7,133	\$3,693,088	\$0	\$74,972,040	\$1,431	2030.06%
115	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	213	1	\$370	\$0	\$0	\$3	0.00%
116	INVESTORS CONSOLIDATED INSURANCE COMPANY	0.00%	214	5	\$358	\$0	\$0	\$7	0.00%
117	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	183	317	\$4,066	\$0	\$13,498	\$1,572	331.97%
118	INVESTORS LIFE INSURANCE COMPANY OF NORTH I	0.00%	217	6	\$0	\$0	\$0	\$0	N/A
119	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.03%	77	886	\$1,163,405	\$0	\$5,565,095	\$6,474	478.35%
120	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	158	38	\$20,480	\$0	\$64,125	\$1,565	313.11%
121	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	133	643	\$68,000	\$0	\$80,303	\$14,343	118.09%
122	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	4.91%	7	5,428	\$215,108,134	\$110,889	\$292,254,764	\$984	135.92%
123	KANAWHA INSURANCE COMPANY	0.02%	83	6,305	\$970,478	\$0	\$437,735	\$311,343	45.11%
124	KANSAS CITY LIFE INSURANCE COMPANY	0.07%	58	353	\$2,930,577	\$0	\$4,082,515	\$644,759	139.31%
125	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	153	40	\$22,851	\$0	\$62,709	\$2,911	274.43%
126	LEADERS LIFE INSURANCE COMPANY	0.00%	136	490	\$57,019	\$0	\$0	\$20	0.00%
127	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.08%	55	24,360	\$3,584,427	\$0	\$4,430,676	\$2,053,867	123.61%
128	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.05%	67	8,579	\$2,163,130	\$0	\$242,500	\$164,625	11.21%
129	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.45%	28	85	\$19,650,445	\$0	\$17,344,615	\$7,508,801	88.27%
130	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	130	199	\$83,972	\$0	\$62,938	\$47	74.95%
131	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	205	2,716	\$825	\$0	\$40,703	\$7,159	4933.70%
132	LIFESECURE INSURANCE COMPANY	0.00%	217	1	\$0	\$0	\$0	\$10	N/A
133	LINCOLN BENEFIT LIFE COMPANY	0.00%	132	605	\$79,216	\$0	\$7,013,378	\$1,775	8853.49%
134	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.01%	98	921	\$443,371	\$0	\$481,269	\$5,010	108.55%
135	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	131	567	\$79,651	\$0	\$0	\$68,132	0.00%
136	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.92%	14	5,906	\$84,073,388	\$0	\$89,687,437	\$5,985,609	106.68%
137	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	203	1	\$877	\$0	\$0	\$75	0.00%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	169	174	\$13,108	\$0	\$0	\$1,946	0.00%
139	MANHATTAN LIFE INSURANCE COMPANY	0.00%	217	5	\$0	\$0	\$1,577	\$15	N/A
140	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPA	5.69%	3	27,978	\$249,355,907	\$0	\$131,345,546	\$550,313	52.67%
141	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.00%	177	47	\$6,950	\$0	\$7,500	\$1,243	107.91%
142	MEMBERS LIFE INSURANCE COMPANY	0.00%	192	14	\$2,587	\$0	\$2,138	\$61	82.64%
143	MERIT LIFE INSURANCE CO	0.03%	72	12,746	\$1,490,485	\$0	\$713,557	\$59,064	47.87%
144	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.06%	62	2,226	\$2,608,110	\$0	\$9,987,486	\$7,589	382.94%
145	METLIFE INVESTORS INSURANCE COMPANY	0.00%	217	15	\$0	\$0	\$43,092	\$2,183	N/A
146	METLIFE INVESTORS USA INSURANCE COMPANY	0.01%	102	996	\$363,913	\$0	\$3,519,988	\$151	967.26%
147	METROPOLITAN LIFE INSURANCE COMPANY	5.42%	5	97,713	\$237,799,183	\$0	\$389,048,218	\$58,262,793	163.60%
148	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.01%	96	3,016	\$511,352	\$0	\$18,156,575	\$140	3550.70%
149	MINNESOTA LIFE INSURANCE COMPANY	1.09%	19	128,375	\$47,766,767	\$0	\$32,368,036	\$12,071,449	67.76%
150	MISSOURI VALLEY LIFE AND HEALTH INSURANCE CC	0.03%	75	41,640	\$1,274,503	\$0	\$600,000	\$416,400	47.08%
151	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	170	8	\$12,313	\$0	\$13,000	\$3,759	105.58%
152	MONUMENTAL LIFE INSURANCE COMPANY	0.07%	57	8,182	\$2,949,127	\$0	\$10,251,741	\$112,226	347.62%
153	MONY LIFE INSURANCE COMPANY	0.00%	167	50	\$13,285	\$0	\$78,256	\$1,325	589.06%
154	MONY LIFE INSURANCE COMPANY OF AMERICA	0.00%	125	357	\$117,844	\$0	\$410,185	\$15,138	348.07%
155	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	123	2,578	\$131,094	\$0	\$48,759	\$13,331	37.19%
156	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.53%	26	1,791	\$23,056,249	\$0	\$37,667,016	\$35,190	163.37%
157	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	160	45	\$19,183	\$0	\$5,160	\$379	26.90%
158	NATIONAL FARMERS UNION LIFE INSURANCE COMP	0.00%	191	15	\$2,723	\$0	\$0	\$365	0.00%
159	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.21%	36	9,186	\$9,046,100	\$513	\$3,122,917	\$34,383	34.53%
160	NATIONAL HEALTH INSURANCE COMPANY	0.00%	212	2	\$378	\$0	\$0	\$20	0.00%
161	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.01%	97	882	\$500,867	\$0	\$8,026,817	\$0	1602.58%
162	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPA	0.00%	157	111	\$21,291	\$0	\$1,181,791	\$0	5550.66%
163	NATIONWIDE LIFE INSURANCE COMPANY	1.27%	17	20,644	\$55,573,247	\$34	\$74,772,833	\$260,711	134.55%
164	NEW YORK LIFE INSURANCE AND ANNUITY CORPOR	0.06%	63	292	\$2,498,189	\$0	\$1,612,676	\$7,317	64.55%
165	NEW YORK LIFE INSURANCE COMPANY	0.82%	20	57,455	\$35,823,682	\$596,209	\$30,770,995	\$2,051,274	87.56%
166	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH	0.00%	149	189	\$33,148	\$0	\$340,334	\$4,619	1026.71%
167	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAI	0.00%	166	2	\$13,537	\$2,154	\$38,316	\$0	298.96%
168	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH	0.00%	216	0	\$53	\$0	\$0	\$0	0.00%
169	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.04%	69	1,048	\$1,903,125	\$0	\$6,897,248	\$9	362.42%
170	OLD UNITED LIFE INSURANCE COMPANY	0.00%	134	627	\$65,760	\$0	\$43,975	\$9,082	66.87%
171	OXFORD LIFE INSURANCE COMPANY	0.00%	217	3	\$0	\$0	\$0	\$91	N/A
172	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	171	0	\$12,009	\$0	\$0	\$0	0.00%
173	PACIFIC LIFE & ANNUITY COMPANY	0.00%	217	0	\$0	\$0	\$94,089	\$0	N/A
174	PACIFIC LIFE INSURANCE COMPANY	0.00%	217	2,634	\$0	\$0	\$2,898,641	\$0	N/A
175	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	161	12	\$16,708	\$0	\$0	\$1,315	0.00%
176	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	211	1	\$413	\$0	\$0	\$0	0.00%
177	PARKER CENTENNIAL ASSURANCE COMPANY	0.00%	217	0	\$0	\$0	\$18,346	\$0	N/A
178	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	206	35	\$680	\$0	\$12,925	\$20	1900.74%
179	PAYONIA LIFE INSURANCE COMPANY OF MICHIGAN	0.02%	84	1,951	\$959,923	\$0	\$1,413,027	\$47,433	147.20%
180	PEKIN LIFE INSURANCE COMPANY	0.02%	85	4,081	\$956,261	\$0	\$329,332	\$48,770	34.44%
181	PENN INSURANCE AND ANNUITY COMPANY THE	0.00%	195	7	\$2,089	\$0	\$620	\$129	29.68%
182	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	217	52	\$0	\$0	\$568,615	\$0	N/A
183	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	217	1	\$0	\$0	\$0	\$6	N/A
184	PHOENIX LIFE INSURANCE COMPANY	0.00%	194	6,553	\$2,561	\$0	\$647,893	\$223	25298.44%
185	PHYSICIANS LIFE INSURANCE COMPANY	0.00%	120	70	\$161,055	\$0	\$14,505	\$185	9.01%
186	PIONEER AMERICAN INSURANCE COMPANY	0.00%	188	9	\$2,999	\$0	\$0	\$490	0.00%
187	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	209	2	\$564	\$0	\$0	\$123	0.00%
188	PLATEAU INSURANCE COMPANY	0.01%	114	579	\$243,075	\$0	\$1,224	\$8,898	0.50%
189	PRINCIPAL LIFE INSURANCE COMPANY	5.10%	6	368,319	\$223,555,674	\$2,027	\$14,031,196	\$4,061,277	6.28%
190	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPA	0.00%	217	0	\$0	\$0	\$11,902	\$0	N/A
191	PROTECTIVE LIFE INSURANCE COMPANY	0.13%	45	2,684	\$5,873,154	\$0	\$39,622,595	\$51,282	674.64%
192	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP	0.00%	143	1,030	\$46,950	\$0	\$3,750,179	\$3,054	7987.60%
193	PROVIDENT LIFE AND CASUALTY INSURANCE COMP	0.00%	207	3	\$628	\$0	\$0	\$272	0.00%
194	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	2.82%	12	263,361	\$123,742,278	\$399,396	\$239,737,879	\$25,773,855	194.06%
195	PRUDENTIAL RETIREMENT INSURANCE AND ANNUIT	1.25%	18	0	\$54,642,130	\$0	\$53,633,774	\$0	98.15%
196	RELIABLE LIFE INSURANCE COMPANY	0.00%	217	13	\$0	\$0	\$273,810	\$75	N/A
197	RELIAANCE STANDARD LIFE INSURANCE COMPANY	0.22%	35	72,130	\$9,782,257	\$0	\$8,023,270	\$4,584,200	82.02%
198	RELIASTAR LIFE INSURANCE COMPANY	0.11%	50	171,574	\$4,852,847	\$4,723	\$8,069,088	\$5,860,149	166.37%
199	RELIASTAR LIFE INSURANCE COMPANY OF NEW YO	0.00%	139	14	\$51,504	\$0	\$12,462	\$419	24.20%
200	RESOURCE LIFE INSURANCE COMPANY	0.00%	217	26	-\$146	\$0	\$0	\$34	0.00%
201	RIVERSOURCE LIFE INSURANCE COMPANY	0.01%	110	495	\$279,689	\$0	\$1,682,677	\$4,397	601.62%
202	S USA LIFE INSURANCE COMPANY INC	0.00%	193	2	\$2,573	\$0	\$0	\$574	0.00%
203	SAGICOR LIFE INSURANCE COMPANY	0.00%	217	2	\$0	\$0	\$15,609	\$1	N/A
204	SEARS LIFE INSURANCE COMPANY	0.01%	101	1,044	\$388,394	\$0	\$214,555	\$19,989	55.24%
205	SECURIAN LIFE INSURANCE COMPANY	0.01%	113	531	\$244,881	\$0	\$431,545	\$89,661	176.23%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.03%	76	188	\$1,198,722	\$0	\$1,762,176	\$685	147.00%
207	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	178	48	\$6,714	\$0	\$0	\$918	0.00%
208	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	217	0	\$0	\$0	\$498	\$0	N/A
209	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	217	0	\$0	\$0	\$0	\$29,996	N/A
210	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.43%	29	1,978	\$19,060,024	\$0	\$5,179,480	\$10,901	27.17%
211	SETTLERS LIFE INSURANCE COMPANY	0.00%	185	122	\$3,838	\$0	\$5,305	\$320	138.22%
212	SHELTER LIFE INSURANCE COMPANY	0.02%	87	3,454	\$882,213	\$0	\$1,035,878	\$204,779	117.42%
213	SHENANDOAH LIFE INSURANCE COMPANY	0.00%	174	0	\$8,942	\$0	\$7,000	\$0	78.28%
214	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	217	50	-\$850	\$0	\$0	\$296	0.00%
215	STANDARD INSURANCE COMPANY	1.80%	15	182,163	\$79,151,994	\$0	\$55,881,924	\$10,117,100	70.60%
216	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.00%	175	151	\$7,550	\$0	\$0	\$1,550	0.00%
217	STARMOUNT LIFE INSURANCE COMPANY	0.00%	190	9	\$2,809	\$0	\$5,000	\$113	178.00%
218	STATE FARM LIFE INSURANCE COMPANY	0.02%	82	4,881	\$973,320	\$0	\$1,348,700	\$338,314	138.57%
219	STONEBRIDGE LIFE INSURANCE COMPANY	0.11%	51	23,010	\$4,667,483	\$0	\$4,381,617	\$196,158	93.88%
220	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.01%	94	4,770	\$536,559	\$0	\$39,693	\$121,230	7.40%
221	SUN LIFE ASSURANCE COMPANY OF CANADA	0.15%	43	44,977	\$6,572,347	\$0	\$8,566,052	\$1,865,342	130.33%
222	SUN LIFE ASSURANCE OF CANADA (US)	0.06%	64	4,621	\$2,426,524	\$0	\$51,867,551	\$0	2137.52%
223	SURENCY LIFE & HEALTH INSURANCE COMPANY	0.00%	184	51	\$3,915	\$0	\$0	\$3,530	0.00%
224	SURETY LIFE INSURANCE COMPANY	0.00%	217	1	\$0	\$0	\$0	\$145	N/A
225	SYMETRA LIFE INSURANCE COMPANY	0.01%	91	2,354	\$655,795	\$0	\$855,407	\$149,412	130.44%
226	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	2.09%	13	31,155	\$91,751,249	\$5,526,931	\$39,199,337	\$0	48.75%
227	TEXAS LIFE INSURANCE COMPANY	0.00%	217	2	\$0	\$0	\$4,699	\$0	N/A
228	TIAA-CREF LIFE INSURANCE COMPANY	0.20%	37	16	\$8,639,658	\$0	\$0	\$186,773	0.00%
229	TIME INSURANCE COMPANY	0.00%	128	661	\$97,808	\$0	\$157,000	\$22,594	160.52%
230	TRANS WORLD ASSURANCE COMPANY	0.00%	217	0	\$0	\$0	\$0	\$27,769	N/A
231	TRANSAMERICA ADVISORS LIFE INSURANCE COMPA	0.00%	217	15	\$0	\$0	\$50,888	\$0	N/A
232	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPA	5.65%	4	92	\$247,599,153	\$0	\$131,930,090	\$547	53.28%
233	TRANSAMERICA LIFE INSURANCE COMPANY	0.80%	21	10,330	\$35,299,235	\$0	\$52,047,512	\$369,596	147.45%
234	TRUSTMARK INSURANCE COMPANY	0.03%	73	4,807	\$1,444,434	\$0	\$673,595	\$184,930	46.63%
235	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	147	263	\$38,049	\$0	\$94,456	\$12,578	248.25%
236	ULLICO LIFE INSURANCE COMPANY	0.00%	217	1	\$0	\$0	\$0	\$0	N/A
237	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	217	457	\$0	\$0	\$2,507	\$19,078	N/A
238	UNIFIED LIFE INSURANCE COMPANY	0.01%	106	1,443	\$309,434	\$0	\$223,980	\$3,607	72.38%
239	UNIMERICA INSURANCE COMPANY	0.01%	99	0	\$418,014	\$0	\$1,015,500	\$0	242.93%
240	UNION CENTRAL LIFE INSURANCE COMPANY	0.22%	34	1,783	\$9,825,648	\$0	\$21,227,998	\$0	216.05%
241	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	104	2,151	\$351,982	\$0	\$397,809	\$14,988	113.02%
242	UNION LABOR LIFE INSURANCE COMPANY	0.02%	80	23,900	\$991,691	\$25,866	\$548,570	\$140,499	57.92%
243	UNION SECURITY INSURANCE COMPANY	0.17%	41	52,454	\$7,378,121	\$0	\$5,553,698	\$2,959,490	75.27%
244	UNITED AMERICAN INSURANCE COMPANY	0.00%	202	4	\$1,161	\$0	\$0	\$65	0.00%
245	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	217	3	\$0	\$0	\$7,391	\$6	N/A
246	UNITED HEALTHCARE INSURANCE COMPANY	0.10%	52	1,237	\$4,597,840	\$0	\$3,579,750	\$2,214,553	77.86%
247	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	217	1	\$0	\$0	\$2,000	\$0	N/A
248	UNITED LIFE INSURANCE COMPANY	0.00%	164	43	\$14,014	\$0	\$0	\$4,272	0.00%
249	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.63%	25	42,452	\$27,720,946	\$0	\$8,096,915	\$2,478,888	29.21%
250	UNITED SECURITY LIFE AND HEALTH INSURANCE CC	0.00%	187	22	\$3,189	\$0	\$0	\$450	0.00%
251	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.02%	81	556	\$973,668	\$0	\$2,268,217	\$442,268	232.96%
252	UNITED TEACHER ASSOCIATES INSURANCE COMPAI	0.00%	146	53	\$39,100	\$0	\$12,070	\$0	30.87%
253	UNITEDHEALTHCARE LIFE INSURANCE COMPANY	0.00%	142	400	\$47,168	\$0	\$20,000	\$3,814	42.40%
254	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.01%	103	713	\$361,882	\$0	\$104,125	\$2,112	28.77%
255	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMF	0.00%	217	0	-\$836	\$0	\$0	\$0	0.00%
256	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.65%	24	150,679	\$28,669,373	\$0	\$18,167,373	\$10,585,367	63.37%
257	USABLE LIFE	0.16%	42	1,711	\$7,208,462	\$0	\$4,146,542	\$2,617,579	57.52%
258	VANTIS LIFE INSURANCE COMPANY	0.00%	201	3	\$1,330	\$0	\$0	\$225	0.00%
259	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.68%	23	9,752	\$29,822,193	\$0	\$25,689,611	\$0	86.14%
260	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	155	181	\$22,031	\$0	\$401,905	\$2,033	1824.27%
261	WEST COAST LIFE INSURANCE COMPANY	0.00%	141	3	\$47,978	\$0	\$0	\$3,081	0.00%
262	WESTERN AND SOUTHERN LIFE INSURANCE COMPA	0.00%	217	0	\$0	\$0	\$1,060,743	\$0	N/A
263	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.00%	189	4	\$2,980	\$0	\$0	\$1,050	0.00%
264	ZALE LIFE INSURANCE COMPANY	0.00%	151	1,986	\$26,125	\$0	\$0	\$1,568	0.00%
265	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.02%	90	1,312	\$667,599	\$0	\$2,986,507	\$397,657	447.35%
TOTAL		100.00%		3,041,087	\$4,385,152,174	\$6,711,860	\$2,998,327,713	\$209,974,084	68.53%

**TOTAL
LIFE INSURANCE
BY
COMPANY**

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.00%	289	1,426	\$214,739	\$0	\$239,820	\$26,282	111.68%
2	5 STAR LIFE INSURANCE COMPANY	0.02%	165	26,715	\$2,694,302	\$0	\$1,652,651	\$1,024,328	61.34%
3	AAA LIFE INSURANCE COMPANY	0.05%	130	9,846	\$5,593,204	\$0	\$3,872,138	\$1,247,820	69.23%
4	ABILITY INSURANCE COMPANY	0.00%	415	4	\$187	\$0	\$0	\$19	0.00%
5	ACACIA LIFE INSURANCE CO	0.00%	274	739	\$293,945	\$46,226	\$833,513	\$33,407	299.29%
6	AETNA LIFE INSURANCE COMPANY	0.14%	91	34,612	\$15,990,296	\$493,711	\$20,507,127	\$4,183,120	131.33%
7	ALFA LIFE INSURANCE CORPORATION	0.00%	420	1	\$0	\$0	\$0	\$10	N/A
8	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	420	2	\$0	\$0	\$6,425	\$0	N/A
9	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	399	12	\$2,072	\$0	\$7,169	\$100	345.99%
10	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMER	1.16%	23	28,897	\$137,480,696	\$0	\$162,569,686	\$383,861	118.25%
11	ALLSTATE ASSURANCE COMPANY	0.00%	420	21	\$0	\$0	\$345,709	\$0	N/A
12	ALLSTATE LIFE INSURANCE COMPANY	0.09%	106	19,130	\$10,780,760	\$0	\$69,869,707	\$920,653	648.10%
13	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	344	58	\$42,701	\$0	\$3,898,196	\$11,006	9129.05%
14	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	275	9,806	\$289,107	\$0	\$162,796	\$440,776	56.31%
15	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF	0.01%	201	2,435	\$1,196,036	\$336	\$497,631	\$76,253	41.63%
16	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.01%	218	24,046	\$793,592	\$0	\$729,877	\$65,608	91.97%
17	AMERICAN CONTINENTAL INSURANCE COMPANY	0.01%	223	911	\$695,677	\$0	\$187,392	\$8,996	26.94%
18	AMERICAN EQUITY INVESTMENT LIFE INSURANCE COM	0.86%	30	12,586	\$101,305,044	\$0	\$45,496,465	\$7,229	44.91%
19	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF CC	0.03%	154	14,892	\$3,377,369	\$0	\$1,107,077	\$533,697	32.78%
20	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.43%	44	108,157	\$50,450,068	\$3,835,292	\$38,136,825	\$10,084,938	83.20%
21	AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.00%	242	15,572	\$449,748	\$0	\$340,108	\$42,794	75.62%
22	AMERICAN FIDELITY ASSURANCE COMPANY	0.04%	147	9,837	\$4,234,620	\$27,638	\$4,730,639	\$532,522	112.37%
23	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.00%	266	1,485	\$324,311	\$1,088	\$190,233	\$44,221	58.99%
24	AMERICAN FINANCIAL SECURITY LIFE INSURANCE CO	0.00%	381	4	\$9,511	\$0	\$0	\$105	0.00%
25	AMERICAN GENERAL LIFE INSURANCE CO	7.42%	2	132,833	\$877,425,594	\$766,284	\$434,067,299	\$12,630,148	49.56%
26	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.02%	170	12,248	\$2,223,188	\$3,224	\$1,606,590	\$107,651	72.41%
27	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.05%	121	16,549	\$6,447,175	\$0	\$2,592,704	\$663,567	40.21%
28	AMERICAN HOME LIFE INSURANCE COMPANY	0.01%	186	4,469	\$1,631,427	\$26,169	\$1,437,738	\$137,195	89.73%
29	AMERICAN INCOME LIFE INSURANCE CO	0.10%	102	32,347	\$11,405,882	\$0	\$3,812,172	\$740,855	33.42%
30	AMERICAN LIFE & SECURITY CORP	0.00%	295	870	\$186,427	\$0	\$48,491	\$5,837	26.01%
31	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	312	33	\$104,000	\$0	\$128,406	\$0	123.47%
32	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.05%	124	10,433	\$5,979,064	\$13,969	\$3,994,448	\$49,597	67.04%
33	AMERICAN MODERN LIFE INSURANCE COMPANY	0.02%	179	13,538	\$1,873,546	\$0	\$887,966	\$127,509	47.39%
34	AMERICAN NATIONAL INSURANCE COMPANY	0.23%	63	59,180	\$26,843,735	\$76,169	\$38,376,837	\$1,738,191	143.25%
35	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF I	0.00%	300	189	\$140,422	\$0	\$64,785	\$24,869	46.14%
36	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	283	494	\$240,872	\$0	\$233,076	\$4,638	96.76%
37	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURAN	0.00%	386	11	\$6,784	\$0	\$0	\$179	0.00%
38	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	365	55	\$24,207	\$0	\$9,441	\$2,279	39.00%
39	AMERICAN REPUBLIC INSURANCE COMPANY	0.01%	205	3,446	\$1,070,989	\$62,385	\$1,075,484	\$156,268	106.24%
40	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.00%	417	126	\$90	\$0	\$119,864	\$17	133182.22%
41	AMERICAN UNDERWRITERS LIFE INSURANCE COMPAN	0.02%	161	5,408	\$2,819,318	\$0	\$2,610,020	\$268,638	92.58%
42	AMERICAN UNITED LIFE INSURANCE COMPANY	1.41%	18	37,230	\$166,186,900	\$422,760	\$104,535,254	\$1,419,853	63.16%
43	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.03%	150	6,983	\$3,706,237	\$3,156	\$3,547,838	\$305,680	95.81%
44	AMERITAS LIFE INSURANCE CORP	0.14%	87	4,266	\$17,076,237	\$169,009	\$11,870,021	\$313,607	70.50%
45	AMICA LIFE INSURANCE COMPANY	0.00%	287	296	\$219,221	\$0	\$52,002	\$95,423	23.72%
46	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	236	490	\$493,366	\$0	\$703,677	\$0	142.63%
47	ANTHEM LIFE INSURANCE COMPANY	0.07%	113	79,237	\$8,653,369	\$0	\$4,598,118	\$2,890,647	53.14%
48	ASSURED LIFE ASSOCIATION	0.00%	373	131	\$15,854	\$566	\$50,887	\$1,109	324.54%
49	ASSURTY LIFE INSURANCE COMPANY	0.02%	162	6,295	\$2,814,806	\$589,650	\$2,707,563	\$273,760	117.14%
50	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF N	0.00%	279	578	\$260,745	\$0	\$1,887,076	\$5,203	723.72%
51	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.22%	64	9,564	\$26,273,160	\$15,138	\$8,390,514	\$512,173	31.99%
52	ATHENE ANNUITY AND LIFE COMPANY	0.59%	37	24,100	\$69,180,760	\$1,178,757	\$95,745,095	\$1,490,215	140.10%
53	ATLANTA LIFE INSURANCE COMPANY	0.00%	343	4,884	\$44,486	\$0	\$151,897	\$6,931	341.45%
54	AURIGEN REINSURANCE COMPANY OF AMERICA	0.00%	405	11	\$639	\$0	\$0	\$405	0.00%
55	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	271	983	\$304,386	\$0	\$3,911,491	\$27,347	1285.04%
56	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	355	360	\$31,835	\$0	\$12,382	\$12,457	38.89%
57	AUTO OWNERS LIFE INSURANCE COMPANY	0.03%	149	6,804	\$3,982,482	\$0	\$3,123,563	\$710,765	78.43%
58	AXA EQUITABLE LIFE AND ANNUITY COMPANY	0.00%	261	255	\$347,353	\$0	\$433,570	\$77,443	124.82%
59	AXA EQUITABLE LIFE INSURANCE COMPANY	1.16%	24	55,631	\$136,918,313	\$4,394,589	\$285,133,189	\$6,749,763	211.46%
60	BALBOA LIFE INSURANCE COMPANY	0.00%	341	115	\$45,351	\$0	\$102,000	\$10,371	224.91%
61	BALTIMORE LIFE INSURANCE COMPANY THE	0.01%	187	693	\$1,614,477	\$32,783	\$312,351	\$14,879	21.38%
62	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	315	204	\$99,453	\$0	\$36,897	\$1,382	37.10%
63	BANKERS LIFE AND CASUALTY COMPANY	0.18%	75	23,392	\$21,051,574	\$33,370	\$27,313,197	\$392,871	129.90%
64	BANKERS LIFE INSURANCE COMPANY	0.01%	199	220	\$1,314,266	\$0	\$20,305	\$10	1.54%
65	BANNER LIFE INSURANCE COMPANY	0.13%	92	18,462	\$15,712,568	\$60,887	\$8,526,992	\$9,338,317	54.66%
66	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	324	279	\$75,683	\$5,750	\$527,830	\$25,482	705.02%
67	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	370	95	\$18,291	\$0	\$38,090	\$533	208.24%
68	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY O	9.38%	1	5,198	\$1,108,830,859	\$0	\$66,487,895	\$0	6.00%
69	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.00%	358	26	\$29,988	\$0	\$0	\$30,024	0.00%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.05%	126	29,366	\$5,806,567	\$2,379	\$2,500,757	\$502,023	43.11%
71	C M LIFE INSURANCE COMPANY	0.13%	94	5,593	\$14,869,401	\$0	\$19,928,886	\$584,037	134.03%
72	CANADA LIFE ASSURANCE COMPANY	0.01%	196	1,441	\$1,347,516	\$459,117	\$6,245,348	\$173,574	497.54%
73	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	278	7,343	\$274,809	\$0	\$1,577,489	\$18,995	574.03%
74	CAPITOL LIFE INSURANCE COMPANY	0.00%	265	447	\$330,548	\$0	\$172,841	\$4,435	52.29%
75	CATAMARAN INSURANCE OF OHIO INC	0.00%	400	3	\$1,738	\$0	\$11,828	\$225	680.55%
76	CATHOLIC FINANCIAL LIFE	0.00%	252	2,121	\$392,204	\$21,821	\$621,173	\$24,863	163.94%
77	CATHOLIC HOLY FAMILY SOCIETY	0.03%	157	889	\$3,210,008	\$0	\$1,292,563	\$15,702	40.27%
78	CATHOLIC ORDER OF FORESTERS	0.00%	305	1,347	\$119,667	\$33,685	\$216,580	\$21,977	209.13%
79	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	348	90	\$38,265	\$0	\$20,974	\$1,758	54.81%
80	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	250	6,297	\$404,442	\$2,587	\$691,861	\$29,252	171.71%
81	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.04%	131	43,969	\$5,186,937	\$8,106	\$1,549,907	\$359,068	30.04%
82	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	316	440	\$99,123	\$2,675	\$139,518	\$9,766	143.45%
83	CENTURION LIFE INSURANCE COMPANY	0.00%	338	1,092	\$49,114	\$0	\$3,369,766	\$2,238	6861.11%
84	CENTURY LIFE ASSURANCE COMPANY	0.00%	420	5	-\$25	\$0	\$0	\$32	0.00%
85	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	387	100	\$6,200	\$0	\$187,719	\$3,823	3027.73%
86	CHEROKEE NATIONAL LIFE INSURANCE COMPANY	0.00%	331	1,029	\$63,583	\$0	\$32,315	\$5,920	50.82%
87	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.01%	214	2,077	\$915,906	\$65	\$402,799	\$102,412	43.99%
88	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.00%	245	684	\$430,608	\$0	\$286,470	\$6,743	66.53%
89	CHURCH LIFE INSURANCE CORPORATION	0.01%	228	469	\$615,225	\$0	\$441,322	\$18,236	71.73%
90	CICA LIFE INSURANCE COMPANY OF AMERICA	0.01%	206	1,556	\$1,070,179	\$1,428	\$504,350	\$31,905	47.26%
91	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	379	41	\$10,676	\$0	\$13,000	\$408	121.77%
92	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	420	0	\$0	\$0	\$524,300	\$0	N/A
93	CINCINNATI LIFE INSURANCE COMPANY THE	0.07%	116	10,949	\$8,099,441	\$0	\$5,552,764	\$2,531,520	68.56%
94	CITIZENS SECURITY LIFE INS CO	0.00%	301	584	\$137,901	\$0	\$99,759	\$3,903	72.34%
95	CMFG LIFE INSURANCE COMPANY	0.17%	76	50,396	\$20,225,551	\$348,060	\$24,269,568	\$754,288	121.72%
96	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.03%	158	9,597	\$3,037,825	\$0	\$1,309,902	\$451,353	43.12%
97	COLONIAL PENN LIFE INSURANCE COMPANY	0.03%	152	11,419	\$3,622,324	\$0	\$2,297,006	\$54,689	63.41%
98	COLORADO BANKERS LIFE INS CO	0.01%	184	2,883	\$1,675,015	\$0	\$500,913	\$56,043	29.90%
99	COLUMBIAN LIFE INSURANCE COMPANY	0.03%	156	6,041	\$3,218,756	\$776	\$1,278,182	\$95,696	39.73%
100	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	290	436	\$213,537	\$8,767	\$162,833	\$5,936	80.36%
101	COLUMBUS LIFE INSURANCE COMPANY	0.29%	53	3,305	\$34,704,310	\$41,986	\$9,910,581	\$141,253	28.68%
102	COMBINED INSURANCE CO OF AMERICA	0.01%	188	10,422	\$1,571,850	\$0	\$2,002,321	\$93,929	127.39%
103	COMMONWEALTH ANNUITY AND LIFE INSURANCE COM	0.01%	183	2,680	\$1,742,088	\$0	\$11,946,028	\$167,340	685.73%
104	COMPANION LIFE INSURANCE COMPANY	0.00%	294	76	\$189,870	\$0	\$263,524	\$69,344	138.79%
105	COMPBENEFITS INSURANCE COMPANY	0.00%	396	28	\$3,184	\$0	\$30,060	\$228	944.10%
106	CONNECTICUT GENERAL LIFE INS CO	0.04%	132	6,191	\$5,160,597	\$873,699	\$15,038,321	\$979,790	308.34%
107	CONSECO LIFE INSURANCE CO	0.02%	178	5,007	\$1,987,774	\$27,787	\$7,672,822	\$306,086	387.40%
108	CONSTITUTION LIFE INSURANCE COMPANY	0.01%	224	1,564	\$685,075	\$0	\$429,989	\$11,727	62.77%
109	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	314	626	\$101,155	\$0	\$5,122	\$18,342	5.06%
110	CONTINENTAL ASSURANCE COMPANY	0.00%	251	1,530	\$395,867	\$121,637	\$1,361,220	\$38	374.58%
111	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	263	1,435	\$339,131	\$562	\$995,725	\$47,671	293.78%
112	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.00%	240	1,279	\$455,606	\$0	\$271,580	\$13,549	59.61%
113	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.01%	197	971	\$1,328,312	\$0	\$2,764,971	\$45,591	208.16%
114	COUNTRY LIFE INSURANCE COMPANY	0.05%	123	13,906	\$6,066,593	\$955,921	\$5,551,298	\$1,460,813	107.26%
115	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	329	461	\$68,277	\$3,197	\$52,879	\$4,593	82.13%
116	CSA FRATERNAL LIFE	0.00%	339	570	\$47,450	\$0	\$65,281	\$3,297	137.58%
117	CSI LIFE INSURANCE COMPANY	0.00%	383	13	\$7,851	\$0	\$0	\$112	0.00%
118	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.04%	136	29,021	\$5,093,340	\$0	\$6,201,920	\$1,551,541	121.77%
119	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	273	895	\$297,329	\$0	\$152,102	\$6,536	51.16%
120	DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.00%	409	2	\$474	\$0	\$0	\$0	0.00%
121	DIRECT GENERAL LIFE INSURANCE COMPANY	0.00%	256	1,524	\$373,567	\$0	\$51,265	\$21,375	13.72%
122	EAGLE LIFE INSURANCE COMPANY	0.00%	246	8	\$430,483	\$0	\$0	\$0	0.00%
123	ELCO MUTUAL LIFE AND ANNUITY	0.17%	77	575	\$20,011,270	\$198	\$11,548,208	\$994	57.71%
124	EMC NATIONAL LIFE COMPANY	0.03%	155	12,133	\$3,337,038	\$26,668	\$4,919,846	\$928,170	148.23%
125	EPIC LIFE INSURANCE COMPANY THE	0.00%	368	116	\$20,395	\$0	\$0	\$3,738	0.00%
126	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.01%	207	2,682	\$1,057,593	\$0	\$904,242	\$17,457	85.50%
127	EQUITRUST LIFE INSURANCE COMPANY	0.51%	41	3,379	\$60,126,196	\$0	\$19,794,423	\$11,831	32.92%
128	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.01%	215	4,740	\$848,464	\$52,149	\$2,882,355	\$62,642	345.86%
129	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AME	0.00%	366	41	\$22,598	\$0	\$0	\$2,175	0.00%
130	FAMILY LIFE INSURANCE COMPANY	0.01%	221	1,865	\$746,331	\$0	\$878,548	\$25,927	117.72%
131	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	419	915	\$16	\$0	\$505,849	\$1,874	3161556.25%
132	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOI	0.39%	48	72,673	\$45,710,147	\$2,928,934	\$22,259,943	\$5,163,493	55.11%
133	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.21%	67	54,804	\$24,551,746	\$3,220	\$21,267,464	\$6,149,954	86.64%
134	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	299	382	\$156,177	\$4,467	\$382,434	\$18,065	247.73%
135	FEDERATED LIFE INSURANCE COMPANY	0.08%	110	5,487	\$9,511,133	\$0	\$4,810,602	\$1,053,076	50.58%
136	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.33%	51	11,159	\$38,458,010	\$4,058	\$42,315,945	\$842,482	110.04%
137	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.15%	85	2,218	\$17,564,780	\$0	\$20,199,737	\$73,923	115.00%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.02%	173	2,810	\$2,189,510	\$39,065	\$2,199,923	\$430,853	102.26%
139	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.11%	98	30,013	\$13,215,314	\$0	\$13,095,720	\$710,058	99.10%
140	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	0.00%	277	3,821	\$285,026	\$0	\$269,553	\$43,301	94.57%
141	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMP	0.00%	297	589	\$169,668	\$170,525	\$931,164	\$11,833	649.32%
142	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COMP	1.05%	26	375	\$123,750,939	\$0	\$3,169,948	\$0	2.56%
143	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF T	0.00%	353	147	\$33,162	\$3,444	\$27,224	\$4,849	92.48%
144	FIRST CATHOLIC SLOVAK UNION OF THE UNITED STA	0.00%	336	12	\$51,086	\$73	\$145,987	\$21	285.91%
145	FIRST GUARANTY INSURANCE COMPANY	0.00%	292	63	\$195,955	\$0	\$7,404	\$163	3.78%
146	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	391	4,060	\$5,655	\$0	\$275,687	\$1,949	4875.10%
147	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	255	540	\$379,036	\$1,923	\$271,853	\$48,171	72.23%
148	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.02%	166	5,349	\$2,631,113	\$0	\$3,897,003	\$1,450,044	148.11%
149	FORETHOUGHT LIFE INSURANCE COMPANY	0.40%	47	17,230	\$46,841,403	\$0	\$9,187,709	\$80,713	19.61%
150	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	310	339	\$108,433	\$0	\$7,409	\$8,873	0.00%
151	FUNERAL DIRECTORS LIFE INSURANCE CO	0.02%	164	2,517	\$2,734,825	\$755	\$1,069,605	\$8,415	39.14%
152	GARDEN STATE LIFE INSURANCE COMPANY	0.00%	241	685	\$452,580	\$0	\$339,920	\$47,704	75.11%
153	GBU FINANCIAL LIFE	0.02%	169	490	\$2,267,850	\$4,849	\$367,181	\$3,278	16.40%
154	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.21%	68	26,447	\$24,280,762	\$15,869,686	\$47,969,002	\$3,098,266	262.92%
155	GENERATION LIFE INSURANCE COMPANY	0.00%	335	104	\$52,330	\$0	\$962	\$5,119	1.84%
156	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.35%	49	40,855	\$41,961,750	\$0	\$77,428,577	\$10,763,220	184.52%
157	GENWORTH LIFE INSURANCE COMPANY	0.22%	65	8,607	\$26,026,809	\$0	\$23,029,202	\$2,281,147	88.48%
158	GERBER LIFE INSURANCE COMPANY	0.05%	122	75,209	\$6,108,436	\$0	\$1,733,446	\$902,349	28.38%
159	GLENER LIFE INSURANCE SOCIETY	0.00%	248	602	\$409,949	\$1,081	\$1,334,392	\$16,366	325.77%
160	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.14%	88	167,927	\$16,711,144	\$348	\$9,735,459	\$1,706,648	58.26%
161	GOLDEN RULE INSURANCE COMPANY	0.02%	176	3,507	\$2,024,413	\$2,576	\$6,758,197	\$315,943	333.96%
162	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE	0.00%	239	852	\$462,332	\$80,181	\$415,901	\$32,201	107.30%
163	GRANGE LIFE INSURANCE COMPANY	0.00%	306	107	\$117,711	\$0	\$4,528	\$23,741	3.85%
164	GREAT AMERICAN LIFE INSURANCE COMPANY	0.94%	29	5,545	\$110,873,244	\$0	\$19,195,390	\$175,983	17.31%
165	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.01%	229	1,329	\$605,389	\$27	\$740,363	\$75,248	122.30%
166	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	260	773	\$351,430	\$5,769	\$455,443	\$40,637	131.24%
167	GREAT WESTERN INSURANCE COMPANY	0.01%	209	1,813	\$1,018,079	\$0	\$751,057	\$8,342	73.77%
168	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	1.34%	19	62,277	\$158,608,896	\$300,778	\$17,347,968	\$1,404,620	11.13%
169	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.01%	219	8,569	\$792,151	\$0	\$632,482	\$82,173	79.84%
170	GUARANTY INCOME LIFE INSURANCE COMPANY	0.01%	226	305	\$636,036	\$0	\$876,040	\$3,840	137.73%
171	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.09%	108	983	\$10,171,939	\$0	\$7,467,285	\$43,525	73.41%
172	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.23%	62	157,830	\$27,769,269	\$4,388,686	\$18,477,453	\$8,146,000	82.34%
173	GUGGENHEIM LIFE AND ANNUITY COMPANY	0.09%	105	363	\$10,811,663	\$0	\$2,262,350	\$0	20.93%
174	HARTFORD LIFE AND ACCIDENT INSURANCE COMPAN	0.29%	54	148,710	\$34,023,430	\$90	\$30,677,745	\$16,510,113	90.17%
175	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.62%	35	27,223	\$73,751,999	\$164	\$305,840,250	\$4,495,958	414.69%
176	HARTFORD LIFE INSURANCE COMPANY	0.59%	36	40,530	\$70,357,761	\$48,510	\$160,034,116	\$2,058,189	227.53%
177	HCC LIFE INSURANCE COMPANY	0.00%	374	230	\$15,438	\$0	\$0	\$2,917	0.00%
178	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	371	123	\$17,194	\$60	\$78,692	\$607	458.02%
179	HERITAGE LIFE INSURANCE COMPANY	0.00%	420	2	\$0	\$0	\$0	\$15	N/A
180	HERITAGE UNION LIFE INSURANCE COMPANY	0.00%	317	118	\$93,498	\$0	\$109,072	\$5,233	116.66%
181	HOMESTEADERS LIFE COMPANY	0.04%	140	13,566	\$4,604,101	\$0	\$3,567,453	\$51,785	77.48%
182	HORACE MANN LIFE INSURANCE COMPANY	0.04%	145	4,067	\$4,411,377	\$0	\$3,385,502	\$175,071	76.74%
183	HUMANA INSURANCE COMPANY	0.01%	190	14,053	\$1,476,318	\$0	\$517,974	\$422,404	35.09%
184	HUMANADENTAL INSURANCE COMPANY	0.00%	357	138	\$30,259	\$1,998	\$198,546	\$1,679	662.76%
185	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	388	228	\$6,118	\$558	\$196,189	\$2,994	3215.87%
186	IDEALIFE INSURANCE COMPANY	0.00%	352	295	\$36,639	\$0	\$60,793	\$3,258	165.92%
187	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.01%	185	3,768	\$1,649,797	\$43,806	\$1,095,522	\$267,503	69.06%
188	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.00%	420	6	\$0	\$0	\$0	\$477	N/A
189	INDEPENDENT ORDER OF FORESTERS THE	0.04%	143	8,528	\$4,455,893	\$235,482	\$2,693,744	\$355,161	65.74%
190	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & AC	0.02%	177	18,198	\$1,999,387	\$0	\$1,087,516	\$231,159	54.39%
191	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL S	0.00%	351	59	\$36,994	\$0	\$19,258	\$4,008	52.06%
192	ING LIFE INSURANCE AND ANNUITY COMPANY	1.51%	17	44,666	\$178,480,516	\$0	\$180,184,529	\$263,229	100.95%
193	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.27%	58	13,366	\$31,347,909	\$157,024	\$128,692,740	\$54,719	411.03%
194	INTEGRITY LIFE INSURANCE COMPANY	0.05%	127	1,263	\$5,800,462	\$0	\$10,047,939	\$9,214	173.23%
195	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	407	1	\$584	\$0	\$6,308	\$3	1080.14%
196	INVESTORS CONSOLIDATED INSURANCE COMPANY	0.00%	412	5	\$358	\$0	\$0	\$7	0.00%
197	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	347	577	\$39,741	\$2,728	\$54,957	\$2,682	145.15%
198	INVESTORS LIFE INSURANCE COMPANY OF NORTH AM	0.00%	238	1,128	\$467,497	\$445	\$1,453,674	\$55,585	311.04%
199	JACKSON NATIONAL LIFE INSURANCE COMPANY	3.40%	7	74,078	\$402,238,890	\$615,112	\$254,743,610	\$5,300,606	63.48%
200	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.13%	93	1,237	\$15,688,062	\$59,462	\$3,731,942	\$31,610	24.17%
201	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	285	869	\$224,999	\$0	\$637,831	\$35,423	283.48%
202	JOHN HANCOCK LIFE & HEALTH INSURANCE COMPAN	0.00%	350	62	\$37,119	\$0	\$110,697	\$13,683	298.22%
203	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	2.50%	11	45,373	\$295,690,794	\$6,401,351	\$599,875,708	\$7,013,530	205.04%
204	KANAWHA INSURANCE COMPANY	0.02%	180	8,109	\$1,871,648	\$0	\$569,953	\$360,326	30.45%
205	KANSAS CITY LIFE INSURANCE COMPANY	0.27%	57	22,193	\$32,034,515	\$334,050	\$40,965,781	\$2,237,646	128.92%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	KNIGHTS OF COLUMBUS	0.41%	45	68,301	\$48,693,272	\$9,008,309	\$20,826,545	\$3,462,982	61.27%
207	LAFAYETTE LIFE INSURANCE COMPANY THE	0.19%	70	3,073	\$22,901,357	\$1,655,840	\$3,677,783	\$666,071	23.29%
208	LANDMARK LIFE INSURANCE COMPANY	0.00%	304	279	\$127,458	\$0	\$14,563	\$1,836	11.43%
209	LEADERS LIFE INSURANCE COMPANY	0.00%	298	989	\$158,303	\$1,692	\$0	\$46	1.07%
210	LEWER LIFE INSURANCE COMPANY	0.00%	406	6	\$610	\$0	\$0	\$254	0.00%
211	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.14%	90	29,647	\$16,170,590	\$119,811	\$9,503,566	\$2,546,147	59.51%
212	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.04%	137	14,438	\$5,039,126	\$14	\$1,358,888	\$445,764	26.97%
213	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.17%	80	285	\$19,806,479	\$0	\$19,079,975	\$7,515,453	96.33%
214	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.07%	115	3,253	\$8,246,944	\$0	\$8,001,111	\$203,783	97.02%
215	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	395	2,729	\$3,613	\$0	\$40,703	\$7,316	1126.57%
216	LIFESecure INSURANCE COMPANY	0.00%	332	987	\$58,615	\$0	\$386,329	\$6,065	659.10%
217	LIFESHIELD NATIONAL INSURANCE CO	0.00%	378	37	\$10,883	\$0	\$2,913	\$2,100	26.77%
218	LINCOLN BENEFIT LIFE COMPANY	0.16%	83	13,832	\$18,390,258	\$4,253	\$57,422,620	\$3,657,688	312.27%
219	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.04%	133	15,684	\$5,146,919	\$16,231	\$3,509,072	\$96,206	68.49%
220	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	311	731	\$106,323	\$661	\$510,280	\$74,404	480.56%
221	LINCOLN NATIONAL LIFE INSURANCE COMPANY	3.72%	6	69,560	\$439,524,473	\$329,915	\$353,516,736	\$13,876,731	80.51%
222	LONGEVITY INSURANCE COMPANY	0.00%	393	45	\$4,954	\$0	\$0	\$635	0.00%
223	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	303	965	\$134,524	\$1,684	\$1,198,868	\$12,125	892.44%
224	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	392	93	\$5,435	\$117	\$17,165	\$683	317.98%
225	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	230	2,281	\$600,894	\$1,857	\$512,402	\$23,711	85.58%
226	MANHATTAN LIFE INSURANCE COMPANY	0.00%	322	354	\$78,875	\$6,959	\$212,706	\$8,978	278.50%
227	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.01%	222	1,069	\$739,275	\$37	\$996,514	\$94,706	134.80%
228	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.00%	359	39	\$28,832	\$0	\$23,501	\$362	81.51%
229	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPAN	2.88%	8	59,055	\$340,907,900	\$21,043,702	\$185,779,006	\$5,258,757	60.67%
230	MEDICO CORP LIFE INSURANCE COMPANY	0.00%	420	0	\$0	\$0	-\$13,018	\$0	N/A
231	MEDICO INSURANCE COMPANY	0.00%	320	249	\$86,034	\$3,744	\$70,368	\$1,718	86.14%
232	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.00%	268	882	\$315,172	\$2,814	\$415,531	\$38,059	132.74%
233	MEMBERS LIFE INSURANCE COMPANY	0.01%	192	42	\$1,423,941	\$0	\$2,138	\$314	0.15%
234	MERIT LIFE INSURANCE CO	0.02%	171	18,010	\$2,205,888	\$0	\$1,077,741	\$95,924	48.86%
235	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.11%	96	22,030	\$13,341,721	\$0	\$72,861,612	\$809,855	546.12%
236	METLIFE INVESTORS INSURANCE COMPANY	0.05%	119	332	\$6,480,558	\$0	\$84,385,280	\$39,865	1302.13%
237	METLIFE INVESTORS USA INSURANCE COMPANY	1.15%	25	27,712	\$135,662,457	\$78,175	\$129,824,649	\$6,349,221	95.75%
238	METROPOLITAN LIFE INSURANCE COMPANY	2.69%	9	250,175	\$318,224,162	\$16,782,294	\$530,406,833	\$62,110,584	171.95%
239	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.02%	172	4,955	\$2,200,398	\$0	\$4,308,019	\$328,153	195.78%
240	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.47%	42	14,254	\$55,609,812	\$16,739	\$34,777,523	\$1,460,975	62.57%
241	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TI	0.00%	334	177	\$55,133	\$122	\$25,034	\$4,516	45.63%
242	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	354	152	\$32,162	\$3,420	\$39,112	\$3,759	132.24%
243	MINNESOTA LIFE INSURANCE COMPANY	0.98%	28	140,137	\$116,154,136	\$662,655	\$55,607,279	\$16,613,575	48.44%
244	MISSOURI VALLEY LIFE AND HEALTH INSURANCE COM	0.01%	200	41,640	\$1,274,757	\$0	\$610,085	\$416,400	47.86%
245	MML BAY STATE LIFE INSURANCE COMPANY	0.01%	217	766	\$805,534	\$0	\$1,202,673	\$113,603	149.30%
246	MODERN WOODMEN OF AMERICA	0.28%	55	28,236	\$33,127,834	\$580,504	\$19,019,033	\$857,102	59.16%
247	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	375	46	\$15,214	\$75	\$16,599	\$4,180	109.60%
248	MONUMENTAL LIFE INSURANCE COMPANY	0.19%	71	43,017	\$22,892,919	\$4,189	\$35,770,215	\$638,669	156.27%
249	MONY LIFE INSURANCE COMPANY	0.02%	175	5,041	\$2,111,450	\$1,046,397	\$6,627,558	\$196,521	363.44%
250	MONY LIFE INSURANCE COMPANY OF AMERICA	0.06%	118	1,908	\$6,847,231	\$0	\$7,923,213	\$525,421	115.71%
251	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	286	2,749	\$220,180	\$0	\$48,759	\$20,072	22.15%
252	MTL INSURANCE COMPANY	0.02%	163	1,380	\$2,763,612	\$163,474	\$1,345,078	\$231,969	54.59%
253	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.32%	52	3,060	\$38,151,531	\$2,770	\$41,060,559	\$37,690	107.63%
254	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	232	4,578	\$562,830	\$0	\$1,053,911	\$96,831	187.25%
255	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	309	111	\$111,790	\$1,438	\$13,162	\$1,348	13.06%
256	NATIONAL FARMERS UNION LIFE INSURANCE COMPAN	0.00%	308	413	\$112,831	\$1,207	\$290,778	\$10,760	258.78%
257	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	408	3	\$492	\$0	\$0	\$50	0.00%
258	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.08%	111	16,107	\$9,455,578	\$20,983	\$3,631,022	\$108,526	38.62%
259	NATIONAL HEALTH INSURANCE COMPANY	0.00%	411	2	\$378	\$0	\$0	\$20	0.00%
260	NATIONAL LIFE INSURANCE COMPANY	0.05%	120	2,422	\$6,447,483	\$3,298,341	\$22,686,749	\$465,335	403.03%
261	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE C	0.00%	291	918	\$212,012	\$0	\$1,349	\$50,642	0.64%
262	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.27%	56	5,119	\$32,070,633	\$4,721	\$18,422,151	\$52,139	57.46%
263	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPAN	0.14%	89	3,598	\$16,434,412	\$1,295	\$7,140,740	\$1,318,058	43.46%
264	NATIONWIDE LIFE INSURANCE COMPANY	1.19%	22	31,493	\$141,128,462	\$383,948	\$136,948,678	\$911,342	97.31%
265	NEW ENGLAND LIFE INSURANCE COMPANY	0.05%	128	3,238	\$5,750,744	\$38,791	\$21,096,852	\$741,513	367.53%
266	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWES	0.00%	420	3	\$0	\$0	\$25,136	\$199	N/A
267	NEW YORK LIFE INSURANCE AND ANNUITY CORPORAT	2.23%	15	24,878	\$263,410,964	\$0	\$166,772,011	\$2,509,207	63.31%
268	NEW YORK LIFE INSURANCE COMPANY	0.73%	33	118,426	\$85,778,796	\$17,701,270	\$77,964,802	\$8,842,875	111.53%
269	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH I	0.40%	46	11,115	\$47,455,489	\$0	\$27,493,828	\$1,887,565	57.94%
270	NORTH AMERICAN INSURANCE COMPANY	0.00%	418	1	\$46	\$0	\$2,550	\$5	5434.78%
271	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	2.53%	10	146,155	\$298,710,159	\$98,565,948	\$185,114,314	\$33,053,815	94.97%
272	NYLIFE INSURANCE COMPANY OF ARIZONA	0.01%	203	993	\$1,120,109	\$0	\$382,547	\$360,856	34.15%
273	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH C	0.00%	237	845	\$476,768	\$2,947	\$387,344	\$24,514	81.86%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
274	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.10%	101	4,764	\$11,809,776	\$0	\$11,303,884	\$1,975,133	95.72%
275	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.56%	39	10,345	\$65,899,826	\$879,755	\$46,170,401	\$181,279	71.40%
276	OHIO STATE LIFE INSURANCE COMPANY THE	0.01%	216	1,673	\$814,276	\$1,104	\$963,608	\$113,359	118.47%
277	OLD AMERICAN INSURANCE COMPANY	0.04%	134	15,937	\$5,144,617	\$0	\$4,584,401	\$79,694	89.11%
278	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	276	1,385	\$286,956	\$0	\$254,526	\$88,376	88.70%
279	OLD SURETY LIFE INSURANCE COMPANY	0.00%	401	7	\$1,650	\$0	\$0	\$45	0.00%
280	OLD UNITED LIFE INSURANCE COMPANY	0.00%	330	648	\$68,030	\$0	\$73,300	\$9,292	107.75%
281	OXFORD LIFE INSURANCE COMPANY	0.02%	174	1,789	\$2,163,256	\$0	\$524,090	\$18,946	24.23%
282	OZARK NATIONAL LIFE INSURANCE COMPANY	0.16%	82	46,865	\$18,703,317	\$69,891	\$10,468,885	\$1,573,579	56.35%
283	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	367	17	\$22,110	\$170	\$0	\$0	0.77%
284	PACIFIC LIFE & ANNUITY COMPANY	0.04%	144	494	\$4,415,167	\$0	\$4,875,517	\$0	110.43%
285	PACIFIC LIFE INSURANCE COMPANY	3.90%	5	17,610	\$461,120,981	\$126,801	\$208,691,562	\$5,218,006	45.28%
286	PAN AMERICAN ASSURANCE COMPANY	0.00%	270	421	\$306,899	\$0	\$822,896	\$35,070	268.13%
287	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	325	308	\$75,436	\$14,891	\$157,541	\$11,059	228.58%
288	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	397	4	\$2,358	\$0	\$2,672	\$35	113.32%
289	PARKER CENTENNIAL ASSURANCE COMPANY	0.00%	420	0	\$0	\$0	\$18,346	\$0	N/A
290	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	345	623	\$40,530	\$0	\$125,747	\$1,762	310.26%
291	PAUL REVERE VARIABLE ANNUITY INSURANCE COMP/	0.00%	321	261	\$84,481	\$0	\$230,608	\$8,913	272.97%
292	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	0.01%	189	2,672	\$1,486,854	\$0	\$2,257,047	\$164,976	151.80%
293	PEKIN LIFE INSURANCE COMPANY	0.01%	193	4,794	\$1,421,194	\$353	\$507,071	\$131,749	35.70%
294	PENN INSURANCE AND ANNUITY COMPANY THE	0.03%	153	373	\$3,492,425	\$0	\$550,794	\$160,374	15.77%
295	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.11%	100	4,725	\$12,694,472	\$349,686	\$10,083,514	\$472,451	82.19%
296	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	244	994	\$446,569	\$0	\$826,043	\$21,983	184.98%
297	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.00%	282	382	\$242,635	\$48	\$81,871	\$59,665	33.76%
298	PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.00%	384	67	\$7,076	\$0	\$4,397	\$1,580	62.14%
299	PHILADELPHIA FINANCIAL LIFE ASSURANCE COMPAN	0.00%	382	13	\$9,418	\$0	\$423,945	\$23,864	4501.43%
300	PHL VARIABLE INSURANCE COMPANY	0.16%	81	3,647	\$19,451,614	\$0	\$18,866,253	\$1,802,587	96.99%
301	PHOENIX LIFE AND ANNUITY COMPANY	0.00%	258	270	\$364,990	\$0	\$1,605,181	\$219,027	439.79%
302	PHOENIX LIFE INSURANCE COMPANY	0.19%	73	20,397	\$22,079,480	\$4,991,838	\$31,595,423	\$1,181,477	165.71%
303	PHYSICIANS LIFE INSURANCE COMPANY	0.05%	129	12,430	\$5,596,774	\$0	\$4,183,654	\$101,266	74.75%
304	PIONEER AMERICAN INSURANCE COMPANY	0.00%	235	1,341	\$503,856	\$0	\$74,822	\$14,358	14.85%
305	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.01%	211	579	\$990,191	\$2,099	\$458,984	\$61,075	46.57%
306	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	346	122	\$40,252	\$0	\$54,672	\$2,161	135.82%
307	PLATEAU INSURANCE COMPANY	0.00%	281	579	\$243,075	\$0	\$1,224	\$8,898	0.50%
308	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	323	1,182	\$77,163	\$1,245	\$49,724	\$6,841	66.05%
309	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.00%	284	567	\$228,784	\$197	\$34,901	\$1,735	15.34%
310	PRIMERICA LIFE INSURANCE COMPANY	0.26%	59	34,561	\$30,741,585	\$0	\$20,452,813	\$8,925,341	66.53%
311	PRINCIPAL LIFE INSURANCE COMPANY	2.49%	12	380,924	\$294,576,140	\$2,570,215	\$42,498,247	\$5,582,155	15.30%
312	PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	0.09%	107	1,767	\$10,539,682	\$0	\$50,662	\$1,356,449	0.48%
313	PROFESSIONAL INSURANCE COMPANY	0.00%	377	37	\$11,363	\$0	\$95,465	\$1,325	840.14%
314	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPAN	0.00%	342	217	\$44,617	\$1,682	\$127,558	\$3,904	289.67%
315	PROTECTIVE LIFE INSURANCE COMPANY	4.60%	4	74,103	\$543,610,024	\$26,465	\$261,915,073	\$8,991,296	48.19%
316	PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE	0.00%	376	19	\$13,560	\$0	\$0	\$155	0.00%
317	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPAN	0.07%	112	22,479	\$8,721,727	\$0	\$6,125,890	\$956,358	70.24%
318	PROVIDENT LIFE AND CASUALTY INSURANCE COMPAN	0.00%	404	5	\$859	\$0	\$0	\$299	0.00%
319	PRUCO LIFE INSURANCE COMPANY	2.32%	13	39,204	\$274,332,742	\$0	\$179,823,843	\$9,126,617	65.55%
320	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORAT	0.02%	168	7,375	\$2,424,570	\$0	\$147,091,095	\$9,940	6066.69%
321	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	1.28%	20	422,117	\$151,285,712	\$36,619,111	\$362,997,897	\$28,707,750	264.15%
322	PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY	0.46%	43	0	\$54,642,130	\$0	\$53,633,945	\$0	98.15%
323	PYRAMID LIFE INSURANCE COMPANY	0.00%	269	1,958	\$311,416	\$0	\$582,362	\$20,796	187.00%
324	RELIABLE LIFE INSURANCE COMPANY	0.09%	104	137,754	\$10,894,064	\$7	\$9,262,565	\$649,319	85.02%
325	RELIAANCE STANDARD LIFE INSURANCE COMPANY	0.19%	74	73,056	\$21,901,238	\$285	\$10,215,968	\$4,587,634	46.65%
326	RELIASTAR LIFE INSURANCE COMPANY	0.21%	66	194,241	\$24,775,259	\$221,226	\$25,753,603	\$14,022,643	104.84%
327	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.01%	227	2,424	\$615,710	\$1,241	\$836,573	\$79,286	136.07%
328	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY	0.00%	363	882	\$25,857	\$0	\$114,350	\$4,015	442.24%
329	RESERVE NATIONAL INSURANCE COMPANY	0.00%	259	833	\$352,824	\$0	\$49,639	\$8,317	14.07%
330	RESOURCE LIFE INSURANCE COMPANY	0.00%	420	26	-\$146	\$0	\$0	\$34	0.00%
331	RGA REINSURANCE COMPANY	0.01%	202	201	\$1,138,768	\$670,628	\$1,939,790	\$76,840	229.23%
332	RIVERSOURCE LIFE INSURANCE COMPANY	0.79%	32	34,634	\$92,853,991	\$0	\$267,615,618	\$2,087,046	288.21%
333	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	402	146	\$1,513	\$1,542	\$24,111	\$659	1695.51%
334	ROYAL NEIGHBORS OF AMERICA	0.01%	191	6,840	\$1,462,048	\$60,477	\$1,179,583	\$61,443	84.82%
335	S USA LIFE INSURANCE COMPANY INC	0.00%	385	11	\$6,921	\$0	\$0	\$2,224	0.00%
336	SAGICOR LIFE INSURANCE COMPANY	0.15%	86	1,310	\$17,277,803	\$1,813	\$2,300,836	\$7,673	13.33%
337	SAVINGS BANK LIFE INSURANCE COMPANY OF MASSA	0.02%	182	2,880	\$1,844,317	\$31,947	\$546,296	\$1,365,978	31.35%
338	SEARS LIFE INSURANCE COMPANY	0.00%	253	1,045	\$388,966	\$0	\$214,555	\$19,989	55.16%
339	SECURIAN LIFE INSURANCE COMPANY	0.00%	280	532	\$256,713	\$0	\$431,545	\$90,661	168.10%
340	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.83%	31	6,989	\$98,385,875	\$78,095	\$25,527,628	\$61,275	26.03%
341	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	333	180	\$56,614	\$0	\$106,039	\$2,534	187.30%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
342	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.09%	103	2,939	\$11,078,920	\$42,223	\$14,034,947	\$1,363,707	127.06%
343	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NE	0.01%	220	3,109	\$782,284	\$73,890	\$166,627	\$90,362	30.75%
344	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	234	1,403	\$534,303	\$0	\$327,682	\$40,227	61.33%
345	SENIOR LIFE INSURANCE COMPANY	0.01%	213	1,713	\$916,277	\$0	\$278,810	\$14,133	30.43%
346	SENTINEL AMERICAN LIFE INSURANCE CO	0.00%	413	28	\$298	\$0	\$155	\$31	52.01%
347	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.17%	78	3,774	\$19,924,695	\$3,012	\$6,208,871	\$201,401	31.18%
348	SETTLERS LIFE INSURANCE COMPANY	0.00%	328	256	\$70,560	\$1,791	\$38,452	\$2,284	57.03%
349	SHELTER LIFE INSURANCE COMPANY	0.24%	61	71,282	\$28,325,681	\$1,758,525	\$18,452,152	\$5,391,542	71.35%
350	SHENANDOAH LIFE INSURANCE COMPANY	0.00%	231	1,391	\$583,629	\$1,439	\$1,054,542	\$58,024	180.93%
351	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	372	346	\$17,168	\$989	\$59,014	\$1,069	349.50%
352	SONS OF NORWAY	0.00%	403	1	\$1,000	\$0	\$7,320	\$0	732.00%
353	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	420	52	-\$850	\$0	\$0	\$438	0.00%
354	STANDARD INSURANCE COMPANY	0.72%	34	183,009	\$85,630,054	\$38,244	\$58,698,697	\$10,123,694	68.59%
355	STANDARD LIFE AND ACCIDENT INSURANCE COMPAN	0.00%	272	1,968	\$299,679	\$22,933	\$815,185	\$17,180	279.67%
356	STANDARD LIFE AND CASUALTY COMPANY	0.00%	410	154	\$438	\$67	\$0	\$353	15.30%
357	STANDARD SECURITY LIFE INSURANCE COMPANY OF	0.00%	380	187	\$10,398	\$211	\$414	\$1,891	6.01%
358	STARMOUNT LIFE INSURANCE COMPANY	0.00%	254	752	\$384,791	\$0	\$50,000	\$19,201	12.99%
359	STATE FARM LIFE INSURANCE COMPANY	1.26%	21	238,962	\$149,055,411	\$19,296,533	\$94,117,201	\$21,433,848	76.09%
360	STATE LIFE INSURANCE COMPANY	0.11%	99	1,711	\$13,199,949	\$36,871	\$7,133,397	\$112,481	54.32%
361	STATE MUTUAL INSURANCE COMPANY	0.00%	293	471	\$192,304	\$24,790	\$329,329	\$5,883	184.15%
362	STERLING INVESTORS LIFE INSURANCE COMPANY	0.00%	327	133	\$72,864	\$0	\$7,285	\$1,249	10.00%
363	STERLING LIFE INSURANCE COMPANY	0.00%	326	161	\$75,099	\$0	\$0	\$0	0.00%
364	STONEBRIDGE LIFE INSURANCE COMPANY	0.05%	125	27,525	\$5,875,371	\$0	\$5,849,764	\$255,610	99.56%
365	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.00%	233	4,770	\$366,559	\$0	\$39,693	\$121,230	7.40%
366	SUN LIFE ASSURANCE COMPANY OF CANADA	0.12%	95	46,676	\$13,846,076	\$1,262,082	\$18,490,392	\$2,775,461	142.66%
367	SUN LIFE ASSURANCE OF CANADA (US)	0.03%	151	5,856	\$3,703,587	\$0	\$78,515,781	\$231,727	2119.99%
368	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	296	200	\$174,623	\$184	\$241,533	\$9,673	138.42%
369	SURENCY LIFE & HEALTH INSURANCE COMPANY	0.00%	394	51	\$3,915	\$0	\$0	\$3,530	0.00%
370	SURETY LIFE INSURANCE COMPANY	0.00%	262	670	\$346,923	\$0	\$850,703	\$46,437	245.21%
371	SWISS RE LIFE & HEALTH AMERICA INC	0.00%	420	5	\$0	\$0	\$363,800	\$0	N/A
372	SYMETRA LIFE INSURANCE COMPANY	0.19%	72	13,682	\$22,525,626	\$163	\$21,733,421	\$1,240,561	96.48%
373	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	364	151	\$25,561	\$0	\$47,550	\$2,608	186.03%
374	TEACHERS INSURANCE AND ANNUITY ASSOCIATION O	1.51%	16	70,402	\$178,664,145	\$45,073,930	\$177,328,708	\$271,962	124.48%
375	TEXAS LIFE INSURANCE COMPANY	0.02%	159	9,647	\$2,919,837	\$207,430	\$4,640,106	\$338,018	166.02%
376	THRIVENT FINANCIAL FOR LUTHERANS	1.00%	27	81,565	\$118,840,006	\$5,380,635	\$85,991,935	\$5,108,215	76.89%
377	THRIVENT LIFE INSURANCE COMPANY	0.01%	212	480	\$960,060	\$0	\$1,790,167	\$13,845	186.46%
378	TIAA-CREF LIFE INSURANCE COMPANY	0.11%	97	1,434	\$13,243,065	\$0	\$2,546,804	\$692,285	19.23%
379	TIME INSURANCE COMPANY	0.01%	204	2,333	\$1,093,073	\$0	\$943,600	\$80,506	86.33%
380	TRANS WORLD ASSURANCE COMPANY	0.00%	307	430	\$114,411	\$0	\$101,464	\$40,964	88.68%
381	TRANSAMERICA ADVISORS LIFE INSURANCE COMPAN	0.00%	267	789	\$315,547	\$0	\$9,830,227	\$56,864	3115.30%
382	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPAN	2.23%	14	590	\$263,578,568	\$0	\$136,692,892	\$7,521	51.86%
383	TRANSAMERICA LIFE INSURANCE COMPANY	5.54%	3	68,957	\$654,780,153	\$209,341	\$272,201,909	\$7,426,483	41.60%
384	TRUSTMARK INSURANCE COMPANY	0.02%	181	5,990	\$1,846,612	\$29,402	\$1,626,635	\$204,820	89.68%
385	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	349	263	\$38,049	\$0	\$94,456	\$12,578	248.25%
386	U S FINANCIAL LIFE INSURANCE COMPANY	0.03%	148	2,903	\$3,988,154	\$0	\$5,439,201	\$833,758	136.38%
387	ULLICO LIFE INSURANCE COMPANY	0.00%	356	45	\$30,653	\$0	\$9,554	\$2,422	31.17%
388	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	416	458	\$133	\$0	\$2,507	\$19,093	1884.96%
389	UNIFIED LIFE INSURANCE COMPANY	0.01%	225	3,431	\$660,771	\$5,432	\$463,512	\$53,441	70.97%
390	UNIMERICA INSURANCE COMPANY	0.00%	247	0	\$418,014	\$0	\$1,015,500	\$0	242.93%
391	UNION CENTRAL LIFE INSURANCE COMPANY	0.15%	84	6,257	\$18,146,667	\$147,633	\$31,315,091	\$620,926	173.38%
392	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	243	2,667	\$449,730	\$0	\$712,344	\$18,683	158.39%
393	UNION LABOR LIFE INSURANCE COMPANY	0.01%	210	23,941	\$1,003,926	\$27,240	\$553,339	\$141,257	57.83%
394	UNION SECURITY INSURANCE COMPANY	0.07%	114	58,711	\$8,562,579	\$8,246	\$9,988,307	\$3,092,611	116.75%
395	UNITED AMERICAN INSURANCE COMPANY	0.02%	160	3,798	\$2,894,973	\$0	\$4,629,872	\$21,678	159.93%
396	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	361	104	\$26,286	\$0	\$49,220	\$1,091	187.25%
397	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	257	6,388	\$366,061	\$26,286	\$947,367	\$26,521	265.98%
398	UNITED HEALTHCARE INSURANCE COMPANY	0.04%	142	1,237	\$4,597,840	\$0	\$3,579,750	\$2,214,553	77.86%
399	UNITED HERITAGE LIFE INSURANCE COMPANY	0.04%	141	5,478	\$4,601,379	\$16,833	\$2,319,193	\$53,027	50.77%
400	UNITED HOME LIFE INSURANCE COMPANY	0.01%	208	1,664	\$1,044,983	\$93	\$634,569	\$52,332	60.73%
401	UNITED INSURANCE COMPANY OF AMERICA	0.00%	302	6,169	\$136,953	\$0	\$310,048	\$15,201	226.39%
402	UNITED LIFE INSURANCE COMPANY	0.04%	138	2,424	\$5,007,422	\$0	\$5,321,207	\$134,723	106.27%
403	UNITED NATIONAL LIFE INSURANCE COMPANY OF AME	0.00%	318	320	\$90,354	\$0	\$42,718	\$3,269	47.28%
404	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.55%	40	101,876	\$64,751,910	\$387	\$38,998,720	\$4,825,727	60.23%
405	UNITED SECURITY ASSURANCE COMPANY OF PENNSY	0.00%	398	5	\$2,113	\$0	\$0	\$49	0.00%
406	UNITED SECURITY LIFE AND HEALTH INSURANCE COM	0.00%	369	82	\$20,299	\$0	\$7,930	\$1,302	39.07%
407	UNITED STATES LIFE INSURANCE COMPANY NEW YOR	0.17%	79	1,103	\$19,824,271	\$7,150	\$5,138,203	\$481,571	25.95%
408	UNITED TEACHER ASSOCIATES INSURANCE COMPANY	0.00%	313	223	\$103,761	\$0	\$54,858	\$1,006	52.87%
409	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	360	1,618	\$27,469	\$0	\$56,992	\$4,500	207.48%
410	UNITEDHEALTHCARE LIFE INSURANCE COMPANY	0.00%	340	400	\$47,168	\$0	\$20,000	\$3,814	42.40%

**2013 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
411	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.01%	198	2,911	\$1,320,847	\$0	\$786,330	\$18,291	59.53%
412	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	264	4,871	\$338,196	\$6,644	\$1,074,025	\$46,525	319.54%
413	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPAN	0.00%	288	183	\$218,129	\$0	\$112,003	\$55,998	51.35%
414	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.24%	60	151,625	\$28,910,644	\$213,093	\$19,033,096	\$10,599,550	66.57%
415	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	389	147	\$5,806	\$0	\$7,307	\$281	125.85%
416	USAA LIFE INSURANCE COMPANY	0.20%	69	21,907	\$23,487,334	\$506,805	\$13,656,583	\$3,842,752	60.30%
417	USABLE LIFE	0.06%	117	1,820	\$7,246,523	\$0	\$4,156,542	\$2,622,411	57.36%
418	VANTIS LIFE INSURANCE COMPANY	0.00%	337	147	\$50,445	\$575	\$96,790	\$8,594	193.01%
419	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.57%	38	22,142	\$67,412,524	\$0	\$66,150,015	\$0	98.13%
420	WASHINGTON NATIONAL INSURANCE COMPANY	0.01%	194	7,422	\$1,416,530	\$54,816	\$7,534,204	\$70,064	535.75%
421	WEST COAST LIFE INSURANCE COMPANY	0.09%	109	10,453	\$10,099,907	\$122,623	\$7,430,257	\$4,377,901	74.78%
422	WESTERN AND SOUTHERN LIFE INSURANCE COMPAN'	0.04%	135	43,128	\$5,102,987	\$1,741,138	\$8,343,785	\$352,030	197.63%
423	WESTERN CATHOLIC UNION	0.01%	195	8,762	\$1,369,440	\$61,055	\$11,148,675	\$106,732	818.56%
424	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.04%	146	4,437	\$4,388,830	\$114	\$11,535,336	\$885,698	262.84%
425	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.34%	50	17,389	\$40,190,410	\$0	\$37,770,852	\$516,278	93.98%
426	WILLIAM PENN ASSOCIATION	0.00%	249	167	\$406,960	\$541	\$130,905	\$1,085	32.30%
427	WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.00%	319	201	\$89,599	\$0	\$30,000	\$20,248	33.48%
428	WINDSOR LIFE INSURANCE COMPANY	0.00%	414	1	\$278	\$0	\$0	\$34	0.00%
429	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	390	546	\$5,756	\$2,605	\$11,594	\$920	246.68%
430	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.02%	167	4,831	\$2,490,745	\$344,634	\$3,193,638	\$158,035	142.06%
431	ZALE LIFE INSURANCE COMPANY	0.00%	362	1,988	\$26,220	\$0	\$0	\$1,575	0.00%
432	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.04%	139	2,578	\$4,756,208	\$0	\$10,183,961	\$474,843	214.12%
TOTAL		100.00%		6,746,766	\$11,825,266,646	\$342,004,244	\$9,254,384,482	\$532,603,410	81.15%

**TOTAL
ACCIDENT & HEALTH
INSURANCE
BY LINE OF BUSINESS**

**MISSOURI DEPARTMENT OF INSURANCE
2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS**

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	TOTAL NUMBER OF INSURED	TOTAL DIRECT PREMIUMS WRITTEN	TOTAL DIRECT PREMIUMS EARNED	TOTAL DIVIDENDS PAID	TOTAL DIRECT LOSSES PAID	TOTAL DIRECT LOSSES INCURRED	LOSS RATIO
INDIVIDUAL								
4.1	COMPREHENSIVE MEDICAL EXPENSE	189,277	\$438,558,142	\$441,261,363	\$2,918	\$349,105,794	\$352,000,915	79.77%
4.2	MEDICARE SUPPLEMENT	198,540	\$455,009,751	\$454,441,840	\$0	\$329,452,671	\$328,813,631	72.36%
4.3	LONG TERM CARE	130,788	\$207,446,905	\$201,536,525	\$186,952	\$149,032,662	\$165,150,285	81.95%
4.4	SPECIFIED DISEASE	265,447	\$76,986,766	\$76,903,349	\$3,195	\$35,184,258	\$38,065,418	49.50%
4.5	ACCIDENT ONLY	460,939	\$56,610,700	\$56,692,594	\$0	\$23,953,435	\$23,581,126	41.59%
4.6	DISABILITY INCOME	132,281	\$105,542,504	\$105,371,718	\$6,950,961	\$71,328,656	\$74,759,002	70.95%
4.7	DENTAL	89,039	\$26,365,639	\$26,384,901	\$0	\$14,775,980	\$14,722,908	55.80%
4.8	LIMITED BENEFIT	290,774	\$35,291,790	\$35,364,908	\$4,704	\$15,111,733	\$16,011,121	45.27%
4.9	SHORT TERM CREDIT DISABILITY	12,933	\$1,533,569	\$1,380,011	\$0	\$384,684	\$484,249	35.09%
4.10	LONG TERM CREDIT DISABILITY	211	\$16,742	\$36,016	\$0	\$26,972	\$44,998	124.94%
4.11	CREDIT UNEMPLOYMENT	0	\$0	\$0	\$0	\$0	\$0	N/A
4.12	STOP LOSS	23,295	\$1,493,540	\$1,493,540	\$0	\$347,719	\$848,221	56.79%
4.13	MEDICARE PART D	277,654	\$297,623,623	\$292,610,646	\$0	\$212,994,818	\$239,926,162	82.00%
4.14	MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT	66,269	\$692,548,832	\$696,517,314	\$0	\$646,320,274	\$646,329,897	92.79%
4.15	TOTAL INDIVIDUAL	2,137,444	\$2,395,028,503	\$2,389,994,725	\$7,148,730	\$1,848,019,656	\$1,900,737,932	79.53%
GROUP								
5.1A	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER (2 - 50 EMPLOYEES)	327,838	\$1,239,216,740	\$1,244,763,474	\$0	\$923,592,671	\$937,673,203	75.33%
5.1B	COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER	655,152	\$2,050,460,682	\$2,047,788,163	\$0	\$1,728,158,433	\$1,714,039,659	83.70%
5.1C	COMPREHENSIVE MEDICAL EXPENSE - ASSOCIATION	85,198	\$207,186,021	\$208,643,668	\$0	\$151,685,312	\$152,833,979	73.25%
5.1D	COMPREHENSIVE MEDICAL EXPENSE - DISCRETIONARY	3,207	\$3,368,578	\$3,462,918	\$0	\$3,470,974	\$3,831,077	110.63%
5.1E	COMPREHENSIVE MEDICAL EXPENSE - FEDERAL EMPLOYEES	102,861	\$509,805,798	\$512,579,016	\$0	\$482,622,033	\$484,276,163	94.48%
5.2	MEDICARE SUPPLEMENT	133,477	\$196,644,545	\$197,008,666	\$0	\$151,548,529	\$151,674,760	76.99%
5.3	LONG TERM CARE	54,104	\$33,452,120	\$30,721,626	\$0	\$17,677,533	\$13,262,610	43.17%
5.4	SPECIFIED DISEASE	138,338	\$19,968,532	\$20,217,703	\$0	\$7,509,688	\$7,535,509	37.27%
5.5	ACCIDENT ONLY	4,563,228	\$99,026,369	\$100,643,515	\$6,319	\$47,957,270	\$49,955,641	49.64%
5.6	DISABILITY INCOME	1,125,267	\$259,900,676	\$260,513,436	\$253,141	\$212,934,734	\$228,524,884	87.72%
5.7	DENTAL	733,895	\$220,118,548	\$219,285,057	\$0	\$165,816,300	\$166,155,018	75.77%
5.8	LIMITED BENEFIT	2,131,261	\$151,711,089	\$151,494,391	\$27,515	\$105,597,381	\$107,054,384	70.67%
5.9	SHORT TERM CREDIT DISABILITY	99,883	\$13,323,245	\$13,282,084	\$0	\$4,749,199	\$3,675,444	27.67%
5.10	LONG TERM CREDIT DISABILITY	986	\$268,879	\$319,070	\$0	\$352,003	\$322,439	101.06%
5.11	CREDIT UNEMPLOYMENT	0	\$0	\$0	\$0	\$0	\$0	N/A
5.12	STOP LOSS	951,366	\$234,150,257	\$235,327,544	\$0	\$180,958,786	\$177,937,489	75.61%
5.13	MEDICARE PART D	154,347	\$156,877,019	\$161,010,350	\$0	\$125,192,166	\$127,430,889	79.14%
5.14	MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT	35,573	\$341,763,425	\$352,017,766	\$0	\$294,759,592	\$292,618,231	83.13%
5.15	TOTAL GROUP	11,295,981	\$5,737,242,523	\$5,759,078,447	\$286,975	\$4,604,582,603	\$4,618,801,379	80.20%
TOTAL INDIVIDUAL AND GROUP BUSINESS								
6	TOTAL ACCIDENT AND HEALTH	13,433,424	\$8,132,271,026	\$8,149,073,172	\$7,435,705	\$6,452,602,259	\$6,519,539,311	80.00%
7.1	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3 - 25 EMPLOYEES) (This data is a further break-out of line number 5.1a)	179,841	\$722,614,630	\$723,443,997	\$0	\$512,196,185	\$520,098,615	71.89%
8.1	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3-25 EMPLOYEES) in associations with rate differentials exceeding 20%	0	\$0	\$0	\$0	\$0	\$0	N/A
8.2	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3-25 EMPLOYEES) in associations with rate differentials NOT exceeding 20%	0	\$0	\$0	\$0	\$0	\$0	N/A
8.3	COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER: in association plans with rate differentials exceeding 20%	269	\$0	\$0	\$0	\$0	\$0	N/A
8.4	COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER: in association plans with rate differentials NOT exceeding 20%	8,379	\$38,066,410	\$38,066,410	\$0	\$22,266,031	\$22,266,031	58.49%

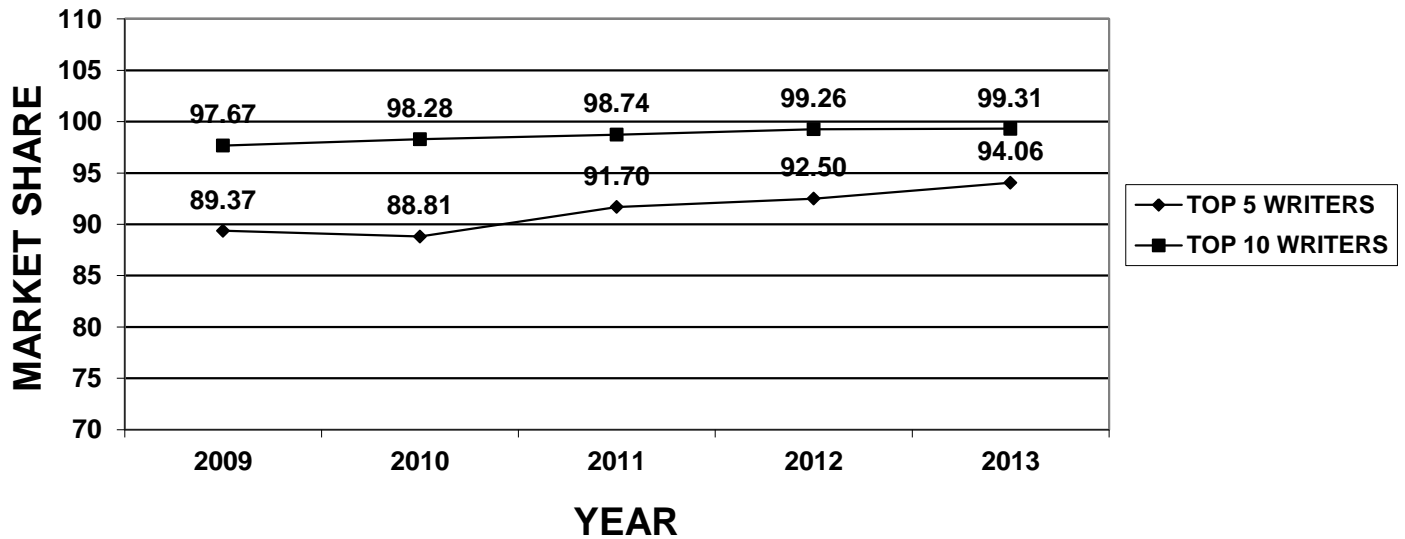
**INDIVIDUAL
ACCIDENT & HEALTH
INSURANCE
BY LINE OF BUSINESS
BY COMPANY**

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL COMPREHENSIVE MEDICAL EXPENSE**

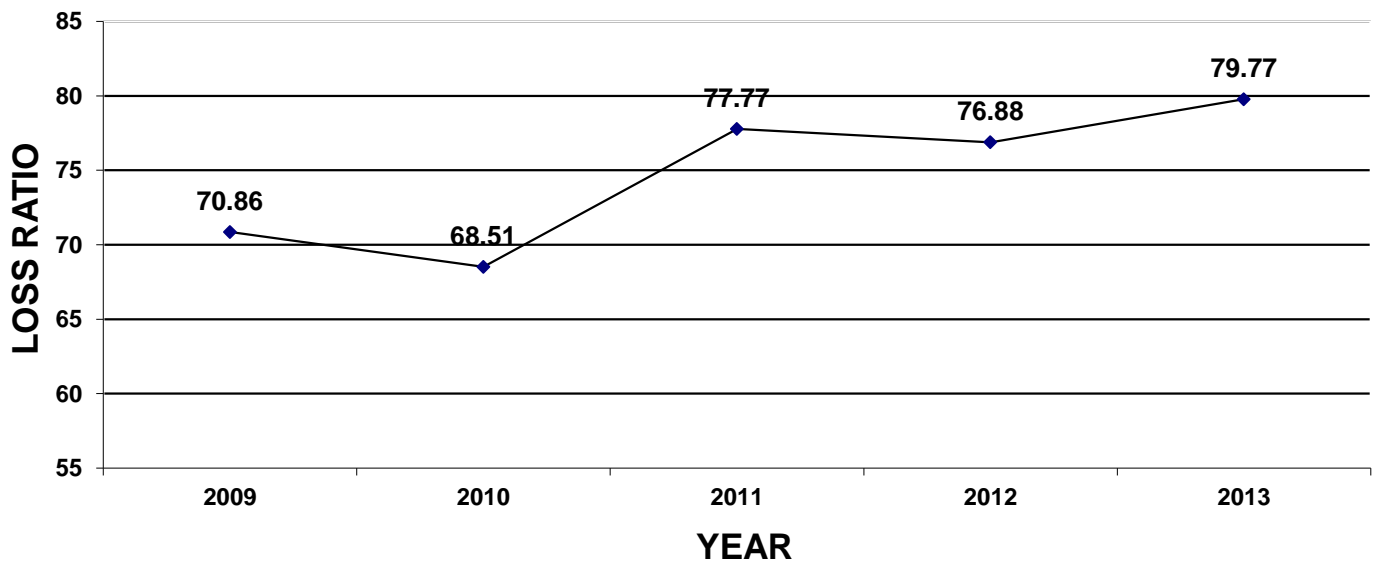
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	2.13%	5	3,112	\$9,350,601	\$9,481,661	\$0	\$7,436,572	\$7,425,744	78.32%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	1.27%	7	466	\$5,583,331	\$5,834,429	\$0	\$3,876,890	\$3,480,650	59.66%
3	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	50	3	\$806	\$813	\$0	\$0	\$0	0.00%
4	AMERICAN NATIONAL INSURANCE COMPANY	0.01%	20	35	\$63,275	\$71,295	\$0	\$26,251	\$26,634	37.36%
5	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF	0.00%	36	0	\$11,745	\$12,305	\$0	\$7,050	\$2,294	18.64%
6	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURA	0.00%	54	1	\$214	\$216	\$0	\$0	\$0	0.00%
7	AMERICAN REPUBLIC INSURANCE COMPANY	0.01%	23	23	\$40,769	\$37,267	\$0	\$1,487	-\$11,921	-31.99%
8	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.02%	19	114	\$74,646	\$66,988	\$0	\$13,300	\$30,496	45.52%
9	AMERICAN STATES INSURANCE COMPANY	0.01%	27	4	\$35,717	\$27,935	\$0	\$31,767	\$55,472	198.58%
10	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.00%	47	17	\$1,784	\$1,784	\$0	\$0	\$0	0.00%
11	AXA EQUITABLE LIFE INSURANCE COMPANY	0.01%	24	13	\$40,050	\$42,376	\$0	\$199,881	\$198,627	468.73%
12	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	24.53%	2	47,244	\$107,589,899	\$107,589,899	\$0	\$87,478,178	\$87,148,228	81.00%
13	CELTIC INSURANCE COMPANY	1.03%	8	1,792	\$4,520,540	\$4,205,383	\$0	\$4,401,304	\$4,034,552	95.94%
14	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	56	2	\$0	\$0	\$0	\$0	\$0	N/A
15	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	53	1	\$386	\$289	\$0	\$0	\$35	12.11%
16	CONNECTICUT GENERAL LIFE INS CO	0.01%	30	8	\$22,106	\$22,573	\$0	\$188,466	\$196,614	871.01%
17	CONTINENTAL ASSURANCE COMPANY	0.00%	56	2	\$0	\$0	\$0	\$0	\$0	N/A
18	CONTINENTAL CASUALTY COMPANY	0.00%	49	6	\$966	\$1,070	\$0	\$0	\$0	0.00%
19	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	13.61%	3	33,698	\$59,704,190	\$59,704,190	\$0	\$45,551,887	\$45,555,630	76.30%
20	COX HEALTH SYSTEMS INSURANCE COMPANY	3.65%	4	8,279	\$16,010,472	\$16,010,472	\$0	\$10,754,648	\$11,290,651	70.52%
21	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	51	35	\$686	\$688	\$0	\$475	\$475	69.04%
22	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	44	1	\$3,225	\$3,218	\$0	\$2,323	\$2,591	80.52%
23	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.00%	35	11	\$11,928	\$12,367	\$0	\$3,203	\$3,203	25.90%
24	GOLDEN RULE INSURANCE COMPANY	0.03%	14	58	\$149,057	\$136,964	\$0	\$91,979	\$106,964	78.10%
25	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.00%	33	11	\$14,929	\$16,254	\$0	\$11,754	\$20,084	123.56%
26	HCC LIFE INSURANCE COMPANY	0.05%	13	366	\$233,040	\$169,690	\$0	\$3,421	\$94,253	55.54%
27	HEALTH CARE SERVICE CORPORATION	0.11%	12	260	\$500,912	\$500,912	\$0	\$1,057,213	\$1,111,377	221.87%
28	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	50.13%	1	87,406	\$219,852,513	\$222,225,098	\$0	\$175,782,663	\$179,328,860	80.70%
29	HORACE MANN LIFE INSURANCE COMPANY	0.00%	43	0	\$3,365	\$3,365	\$0	\$19,304	\$19,173	569.78%
30	HUMANA INSURANCE COMPANY	2.12%	6	3,891	\$9,290,319	\$9,825,448	\$0	\$8,343,110	\$8,807,717	89.64%
31	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.01%	25	14	\$36,551	\$39,693	\$0	\$25,761	\$33,602	84.65%
32	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	48	10	\$1,003	\$1,019	\$0	\$484	\$484	47.50%
33	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	37	0	\$11,040	\$17,085	\$0	\$3,949	-\$13,453	-78.74%
34	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	42	1	\$4,010	\$4,010	\$0	\$8,978	\$9,539	237.88%
35	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.01%	22	25	\$48,157	\$48,419	\$0	\$65,761	\$59,596	123.08%
36	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.00%	34	27	\$13,725	\$13,443	\$0	\$5,629	\$5,156	38.35%
37	METROPOLITAN LIFE INSURANCE COMPANY	0.02%	18	79	\$81,112	\$61,518	\$0	\$118,643	\$117,442	190.91%
38	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.00%	31	3	\$16,715	\$15,711	\$0	\$21,641	\$22,027	140.20%
39	MUTUAL OF OMAHA INSURANCE COMPANY	0.01%	28	66	\$32,136	\$33,125	\$0	\$77,474	\$78,690	237.55%
40	NATIONAL CASUALTY COMPANY	0.00%	55	2	\$122	\$120	\$0	\$0	\$0	0.00%
41	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	52	2	\$645	\$643	\$0	\$2,700	\$2,700	419.91%
42	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWE	0.01%	26	5	\$36,147	\$37,739	\$0	\$13,336	\$4,112	10.90%
43	NEW YORK LIFE INSURANCE COMPANY	0.01%	29	73	\$28,670	\$28,438	\$2,918	\$17,477	\$12,897	45.35%
44	PEKIN LIFE INSURANCE COMPANY	0.01%	21	6	\$56,400	\$63,552	\$0	\$0	\$0	0.00%
45	PHYSICIANS MUTUAL INSURANCE COMPANY	0.02%	17	5	\$92,367	\$95,391	\$0	\$18,015	\$23,855	25.01%
46	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	0.03%	15	290	\$141,384	\$141,179	\$0	\$233,896	\$156,629	110.94%
47	RESERVE NATIONAL INSURANCE COMPANY	0.49%	9	703	\$2,170,536	\$2,318,184	\$0	\$1,501,492	\$1,428,348	61.61%
48	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.00%	38	12	\$4,758	\$4,957	\$0	\$15,326	\$18,912	381.52%
49	STANDARD LIFE AND CASUALTY COMPANY	0.00%	39	2	\$4,751	\$4,732	\$0	\$12,974	\$12,974	274.18%
50	STATE FARM MUTUAL AUTOMOBILE INSURANCE COI	0.24%	11	178	\$1,045,577	\$1,123,486	\$0	\$751,618	\$436,112	38.82%
51	THRIVENT FINANCIAL FOR LUTHERANS	0.03%	16	4	\$129,426	\$154,377	\$0	\$166,937	-\$106,965	-69.29%
52	TIME INSURANCE COMPANY	0.33%	10	417	\$1,460,935	\$1,018,834	\$0	\$680,328	\$698,998	68.61%
53	TRANSAMERICA LIFE INSURANCE COMPANY	0.00%	46	9	\$2,753	\$2,874	\$0	\$0	-\$158	-5.50%
54	TRUSTMARK INSURANCE COMPANY	0.00%	45	3	\$2,782	\$2,793	\$0	\$0	\$0	0.00%
55	UNION LABOR LIFE INSURANCE COMPANY	0.00%	41	1	\$4,247	\$4,574	\$0	\$64,033	\$54,799	1198.05%
56	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.00%	40	1	\$4,617	\$4,463	\$0	\$16,216	\$16,216	363.34%
57	UNITEDHEALTHCARE LIFE INSURANCE COMPANY	0.00%	32	2	\$16,105	\$16,055	\$0	\$0	\$0	0.00%
58	WESTERN AND SOUTHERN LIFE INSURANCE COMPA	0.00%	56	478	\$0	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%		189,277	\$438,558,142	\$441,261,363	\$2,918	\$349,105,794	\$352,000,915	79.77%

MISSOURI INDIVIDUAL COMPREHENSIVE MEDICAL EXPENSE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE SUPPLEMENT**

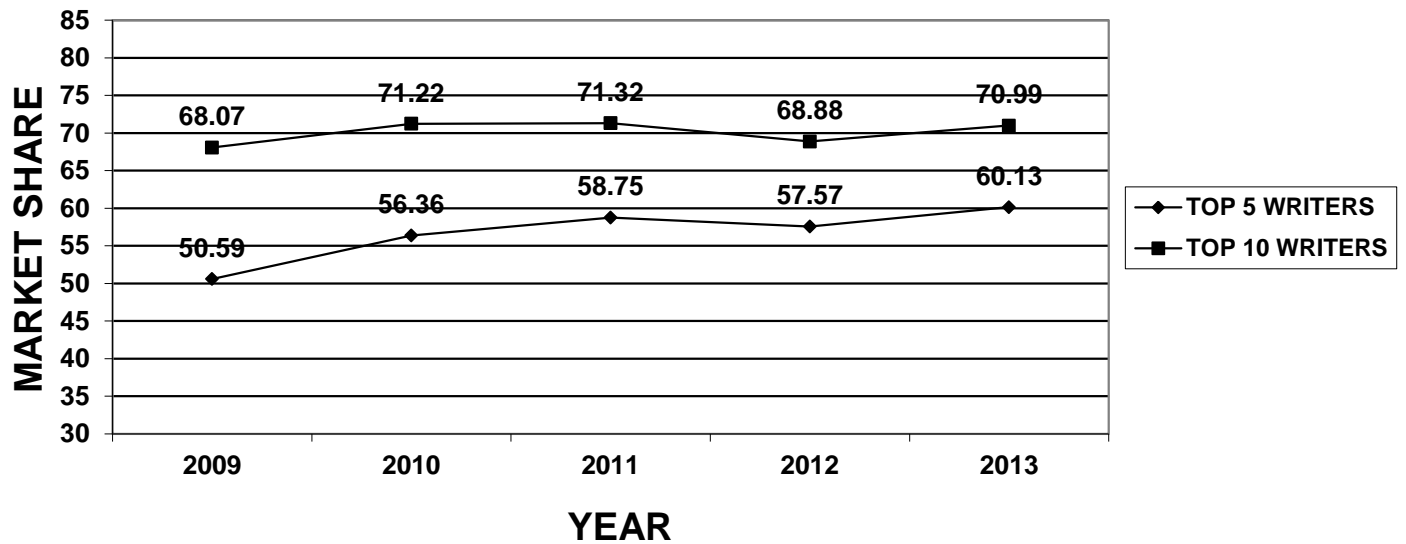
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ABILITY INSURANCE COMPANY	0.00%	88	2	\$12,791	\$7,122	\$0	\$2,468	\$2,188	30.72%
2	AETNA LIFE INSURANCE COMPANY	0.00%	105	37	\$0	\$129	\$0	\$0	-\$1	-0.78%
3	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.00%	85	16	\$14,886	\$14,886	\$0	\$32,513	\$32,513	218.41%
4	AMERICAN CONTINENTAL INSURANCE COMPANY	1.74%	13	2,596	\$7,937,987	\$7,836,315	\$0	\$5,433,904	\$5,721,955	73.02%
5	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	0.10%	51	1,168	\$445,941	\$458,699	\$0	\$364,110	\$354,554	77.30%
6	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	1.75%	11	2,633	\$7,981,566	\$8,116,295	\$0	\$5,154,762	\$5,030,449	61.98%
7	AMERICAN GENERAL LIFE INSURANCE CO	0.03%	63	46	\$132,831	\$134,001	\$0	\$140,182	\$99,125	73.97%
8	AMERICAN INCOME LIFE INSURANCE CO	0.00%	101	1	\$2,454	\$2,454	\$0	\$2,943	\$2,608	106.28%
9	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	86	15	\$14,184	\$14,175	\$0	\$15,443	\$22,556	159.13%
10	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.24%	40	298	\$1,082,917	\$1,097,523	\$0	\$844,438	\$850,720	77.51%
11	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURA	0.00%	93	4	\$8,349	\$8,430	\$0	\$3,189	\$3,230	38.32%
12	AMERICAN REPUBLIC CORP INSURANCE COMPANY	1.65%	15	27	\$7,529,749	\$7,536,250	\$0	\$5,059,927	\$5,028,915	66.73%
13	AMERICAN REPUBLIC INSURANCE COMPANY	0.98%	21	1,589	\$4,467,688	\$4,477,417	\$0	\$2,674,988	\$3,339,483	74.59%
14	ASSURED LIFE ASSOCIATION	0.01%	78	33	\$55,738	\$56,373	\$0	\$33,919	\$33,391	59.23%
15	AUTO OWNERS LIFE INSURANCE COMPANY	0.00%	89	8	\$12,480	\$15,276	\$0	\$12,245	\$11,939	78.16%
16	BANKERS FIDELITY LIFE INSURANCE COMPANY	2.19%	9	4,110	\$9,959,745	\$10,347,252	\$0	\$7,883,139	\$8,014,260	77.45%
17	BANKERS LIFE AND CASUALTY COMPANY	1.69%	14	2,521	\$7,681,970	\$7,730,147	\$0	\$4,944,076	\$4,743,803	61.37%
18	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	8.25%	4	14,508	\$37,534,216	\$37,534,216	\$0	\$25,850,976	\$25,947,340	69.13%
19	CELTIC INSURANCE COMPANY	0.02%	70	26	\$83,709	\$71,357	\$0	\$57,117	\$55,454	77.71%
20	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.03%	62	41	\$149,659	\$152,090	\$0	\$105,995	\$108,693	71.47%
21	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	103	3	\$1,813	\$1,774	\$0	\$13,666	\$13,842	780.27%
22	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.06%	56	89	\$292,510	\$297,663	\$0	\$211,464	\$222,812	74.85%
23	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	95	1	\$5,620	\$5,648	\$0	\$2,641	\$2,632	46.60%
24	CHRISTIAN FIDELITY LIFE INSURANCE CO	2.37%	6	3,355	\$10,792,438	\$11,146,393	\$0	\$7,830,523	\$7,572,555	67.94%
25	COLONIAL PENN LIFE INSURANCE COMPANY	1.78%	10	4,660	\$8,115,329	\$7,873,075	\$0	\$5,018,988	\$5,211,512	66.19%
26	COMBINED INSURANCE CO OF AMERICA	0.71%	25	1,166	\$3,251,126	\$3,289,663	\$0	\$2,873,272	-\$1,127,700	-34.28%
27	CONNECTICUT GENERAL LIFE INS CO	0.00%	90	7	\$10,311	\$10,693	\$0	\$9,688	\$10,170	95.11%
28	CONSECO LIFE INSURANCE CO	0.01%	79	18	\$47,935	\$46,905	\$0	\$33,621	\$34,674	73.92%
29	CONSTITUTION LIFE INSURANCE COMPANY	0.16%	46	235	\$748,510	\$770,893	\$0	\$611,479	\$544,908	70.69%
30	CONTINENTAL GENERAL INSURANCE COMPANY	0.29%	37	526	\$1,314,657	\$1,335,529	\$0	\$1,009,559	\$1,008,219	75.49%
31	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	1.54%	16	2,118	\$6,984,554	\$6,881,814	\$0	\$4,593,853	\$4,754,440	69.09%
32	COUNTRY LIFE INSURANCE COMPANY	0.05%	59	95	\$246,698	\$247,600	\$0	\$195,514	\$193,467	78.12%
33	CSA FRATERNAL LIFE	0.00%	96	2	\$4,565	\$4,511	\$0	\$9,819	\$11,821	262.05%
34	EQUITABLE LIFE & CASUALTY INSURANCE COMPAN'	2.52%	5	3,696	\$11,481,795	\$12,133,211	\$0	\$9,541,634	\$10,571,350	87.13%
35	FAMILY LIFE INSURANCE COMPANY	0.14%	47	197	\$655,398	\$662,073	\$0	\$522,938	\$503,141	75.99%
36	FORETHOUGHT LIFE INSURANCE COMPANY	0.03%	66	64	\$123,520	\$119,878	\$0	\$77,897	\$79,505	66.32%
37	GENWORTH LIFE AND ANNUITY INSURANCE COMPAN	0.24%	41	261	\$1,077,650	\$1,059,747	\$0	\$592,907	\$594,213	56.07%
38	GENWORTH LIFE INSURANCE COMPANY	0.01%	80	12	\$45,487	\$45,137	\$0	\$12,508	\$13,236	29.32%
39	GERBER LIFE INSURANCE COMPANY	0.46%	34	626	\$2,087,869	\$2,088,392	\$0	\$1,786,205	\$1,853,618	88.76%
40	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.26%	38	595	\$1,167,594	\$1,165,313	\$0	\$954,384	\$1,048,683	89.99%
41	GOLDEN RULE INSURANCE COMPANY	0.54%	31	1,056	\$2,441,854	\$2,483,380	\$0	\$2,149,893	\$2,134,086	85.93%
42	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANC	0.19%	45	371	\$850,778	\$879,126	\$0	\$612,987	\$569,996	64.84%
43	GREAT AMERICAN LIFE INSURANCE COMPANY	0.08%	55	113	\$375,648	\$384,215	\$0	\$239,945	\$232,185	60.43%
44	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.05%	58	56	\$248,204	\$245,181	\$0	\$127,456	\$126,539	51.61%
45	HEALTH CARE SERVICE CORPORATION	0.35%	36	532	\$1,615,203	\$1,615,203	\$0	\$1,247,730	\$1,247,770	77.25%
46	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	21.13%	1	39,394	\$96,122,711	\$96,123,938	\$0	\$69,126,948	\$68,715,200	71.49%
47	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	1.09%	20	1,496	\$4,955,531	\$5,457,580	\$0	\$4,542,516	\$4,189,483	76.76%
48	HUMANA INSURANCE COMPANY	1.75%	12	4,018	\$7,950,967	\$7,950,967	\$0	\$7,046,159	\$6,530,097	82.13%
49	IDEALIFE INSURANCE COMPANY	0.02%	73	23	\$77,873	\$78,361	\$0	\$56,560	\$53,268	67.98%
50	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.01%	77	52	\$57,935	\$59,798	\$0	\$86,452	\$85,511	143.00%
51	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.01%	74	24	\$67,402	\$66,225	\$0	\$66,193	\$62,300	94.07%
52	KANAWHA INSURANCE COMPANY	0.00%	104	0	\$1,260	\$1,260	\$0	\$1,314	\$1,903	151.03%
53	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	97	3	\$3,879	\$3,879	\$0	\$6,693	\$7,225	186.26%
54	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.01%	81	25	\$35,090	\$35,090	\$0	\$27,639	\$16,155	46.04%
55	LIFESecure INSURANCE COMPANY	0.00%	105	1	\$0	\$0	\$0	\$1,062	\$1,192	N/A
56	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.02%	71	16	\$79,460	\$79,460	\$0	\$52,525	\$49,984	62.90%
57	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.50%	32	786	\$2,267,274	\$2,287,578	\$0	\$1,514,521	\$1,524,765	66.65%
58	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.69%	26	1,077	\$3,128,422	\$3,169,365	\$0	\$2,524,539	\$2,468,242	77.88%
59	MEDICO CORP LIFE INSURANCE COMPANY	0.01%	76	27	\$59,760	\$60,790	\$0	\$34,423	\$31,596	51.98%
60	MEDICO INSURANCE COMPANY	0.12%	49	195	\$532,182	\$572,653	\$0	\$488,050	\$552,811	96.54%
61	MONUMENTAL LIFE INSURANCE COMPANY	0.03%	67	47	\$118,068	\$118,656	\$0	\$93,919	\$89,783	75.67%
62	MONY LIFE INSURANCE COMPANY	0.00%	105	1	\$0	\$0	\$0	\$0	\$0	N/A
63	MOTORISTS COMMERCIAL MUTUAL INSURANCE COM	0.00%	105	0	\$0	\$0	\$0	\$0	-\$488	N/A
64	MUTUAL OF OMAHA INSURANCE COMPANY	17.59%	2	51,025	\$80,021,415	\$79,249,961	\$0	\$59,571,948	\$64,707,836	81.65%
65	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	94	2	\$7,018	\$6,902	\$0	\$52,667	\$52,850	765.72%
66	NATIONAL HEALTH INSURANCE COMPANY	0.00%	99	3	\$3,200	\$3,694	\$0	\$4,554	\$2,223	60.18%
67	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	100	1	\$3,119	\$3,119	\$0	\$1,516	\$1,516	48.61%
68	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWE	0.02%	72	45	\$78,530	\$79,584	\$0	\$110,794	\$110,829	139.26%
69	NEW YORK LIFE INSURANCE COMPANY	0.05%	60	50	\$206,245	\$211,719	\$0	\$121,360	\$115,848	54.72%
70	NORTH AMERICAN INSURANCE COMPANY	1.21%	18	1,974	\$5,496,077	\$5,679,139	\$0	\$4,943,369	\$4,735,499	83.38%
71	OLD AMERICAN INSURANCE COMPANY	0.00%	98	7	\$3,308	\$3,389	\$0	\$2,076	\$2,043	60.28%
72	OLD SURETY LIFE INSURANCE COMPANY	2.21%	8	5,683	\$10,044,609	\$9,866,222	\$0	\$5,539,422	\$5,674,441	57.51%
73	OMAHA INSURANCE COMPANY	0.00%	91	13	\$10,202	\$9,737	\$0	\$1,846	\$2,295	23.57%
74	OXFORD LIFE INSURANCE COMPANY	0.22%	42	619	\$992,496	\$801,189	\$0	\$501,366	\$582,437	72.70%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE SUPPLEMENT**

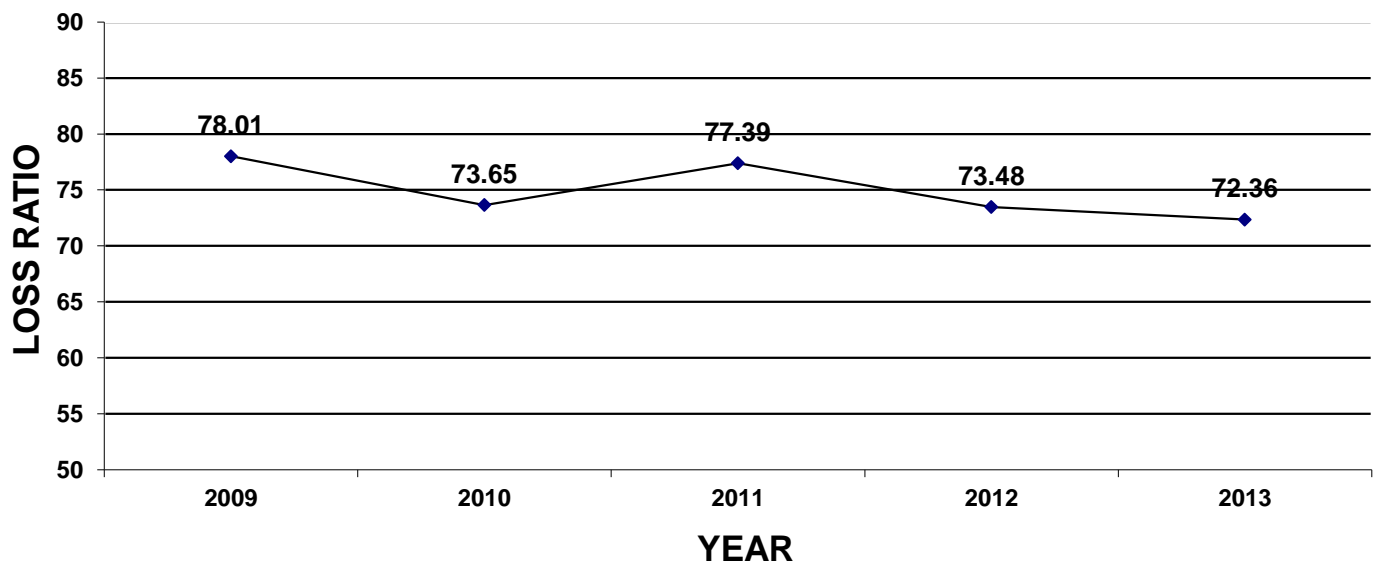
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
75	PACIFICARE LIFE AND HEALTH INSURANCE COMPAN	0.06%	57	111	\$265,200	\$265,200	\$0	\$186,459	\$169,104	63.76%
76	PEKIN LIFE INSURANCE COMPANY	0.01%	82	12	\$30,732	\$31,684	\$0	\$0	-\$27	-0.09%
77	PENNSYLVANIA LIFE INSURANCE COMPANY	0.03%	65	31	\$128,317	\$129,493	\$0	\$70,856	\$68,897	53.21%
78	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.00%	102	2	\$1,943	\$1,943	\$0	\$1,156	\$1,129	58.11%
79	PHYSICIANS LIFE INSURANCE COMPANY	0.44%	35	756	\$1,988,483	\$1,997,463	\$0	\$1,451,346	\$1,447,129	72.45%
80	PHYSICIANS MUTUAL INSURANCE COMPANY	0.86%	23	1,513	\$3,906,448	\$3,919,088	\$0	\$2,160,498	\$2,182,697	55.69%
81	PROVIDENT AMERICAN LIFE AND HEALTH INSURANC	0.02%	69	25	\$86,111	\$87,058	\$0	\$48,329	\$49,389	56.73%
82	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	0.00%	105	1	\$0	\$0	\$0	\$0	\$0	N/A
83	PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.10%	52	88	\$440,341	\$446,524	\$0	\$260,919	\$250,532	56.11%
84	PYRAMID LIFE INSURANCE COMPANY	0.03%	64	48	\$131,648	\$133,559	\$0	\$92,344	\$109,808	82.22%
85	RESERVE NATIONAL INSURANCE COMPANY	0.59%	29	1,025	\$2,702,240	\$2,866,112	\$0	\$1,788,160	\$1,791,797	62.52%
86	ROYAL NEIGHBORS OF AMERICA	0.10%	50	75	\$459,748	\$481,655	\$0	\$235,818	\$212,151	44.05%
87	SHELTER LIFE INSURANCE COMPANY	0.09%	53	183	\$409,276	\$424,252	\$0	\$359,278	\$325,560	76.74%
88	SHENANDOAH LIFE INSURANCE COMPANY	0.02%	68	20	\$111,538	\$111,336	\$0	\$21,485	\$20,574	18.48%
89	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.46%	33	727	\$2,108,209	\$2,225,563	\$0	\$1,486,350	\$1,208,942	54.32%
90	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	2.30%	7	4,199	\$10,480,178	\$10,326,702	\$0	\$7,749,050	\$7,704,228	74.60%
91	STATE MUTUAL INSURANCE COMPANY	0.09%	54	108	\$393,845	\$392,950	\$0	\$264,183	\$256,306	65.23%
92	STERLING INVESTORS LIFE INSURANCE COMPANY	0.25%	39	126	\$1,157,048	\$1,173,293	\$0	\$384,520	\$380,912	32.47%
93	STERLING LIFE INSURANCE COMPANY	1.41%	17	2,837	\$6,416,877	\$6,468,798	\$0	\$4,710,945	\$4,849,356	74.97%
94	STONEBRIDGE LIFE INSURANCE COMPANY	1.11%	19	5,255	\$5,028,885	\$19,220	\$0	\$918,850	\$1,667,914	8678.01%
95	THRIVENT FINANCIAL FOR LUTHERANS	0.63%	28	1,115	\$2,873,714	\$2,868,445	\$0	\$1,758,986	\$1,711,481	59.67%
96	TIME INSURANCE COMPANY	0.00%	105	0	\$0	\$0	\$0	-\$9	-\$9	N/A
97	TRANSAMERICA LIFE INSURANCE COMPANY	0.04%	61	57	\$160,160	\$161,232	\$0	\$150,008	\$149,137	92.50%
98	TRUSTMARK INSURANCE COMPANY	0.01%	83	10	\$29,437	\$29,556	\$0	\$25,484	\$20,321	68.75%
99	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	84	4	\$16,491	\$18,427	\$0	\$8,527	\$7,653	41.53%
100	UNIFIED LIFE INSURANCE COMPANY	0.01%	75	32	\$63,806	\$64,609	\$0	\$72,170	\$71,426	110.55%
101	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	92	4	\$8,797	\$8,908	\$0	\$5,855	\$5,635	63.26%
102	UNION LABOR LIFE INSURANCE COMPANY	0.00%	87	4	\$13,498	\$13,826	\$0	\$7,577	\$6,397	46.27%
103	UNITED AMERICAN INSURANCE COMPANY	0.90%	22	1,387	\$4,092,239	\$4,155,106	\$0	\$2,267,764	\$2,543,407	61.21%
104	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.20%	44	343	\$909,347	\$909,729	\$0	\$564,642	\$538,185	59.16%
105	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.14%	48	263	\$644,916	\$656,053	\$0	\$483,760	\$447,092	68.15%
106	UNITED OF OMAHA LIFE INSURANCE COMPANY	10.65%	3	18,571	\$48,441,603	\$51,300,868	\$0	\$39,848,421	\$36,850,743	71.83%
107	UNITED TEACHER ASSOCIATES INSURANCE COMPAI	0.21%	43	313	\$940,125	\$942,609	\$0	\$731,105	\$739,101	78.41%
108	UNITED WORLD LIFE INSURANCE COMPANY	0.81%	24	1,149	\$3,698,454	\$3,898,220	\$0	\$2,423,740	\$2,339,008	60.00%
109	USAA LIFE INSURANCE COMPANY	0.56%	30	1,143	\$2,532,281	\$2,528,075	\$0	\$1,595,712	\$1,630,548	64.50%
110	WASHINGTON NATIONAL INSURANCE COMPANY	0.64%	27	863	\$2,917,857	\$3,000,545	\$0	\$1,901,047	\$1,859,415	61.97%
TOTAL		100.00%		198,540	\$455,009,751	\$454,441,840	\$0	\$329,452,671	\$328,813,631	72.36%

MISSOURI INDIVIDUAL MEDICARE SUPPLEMENT INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

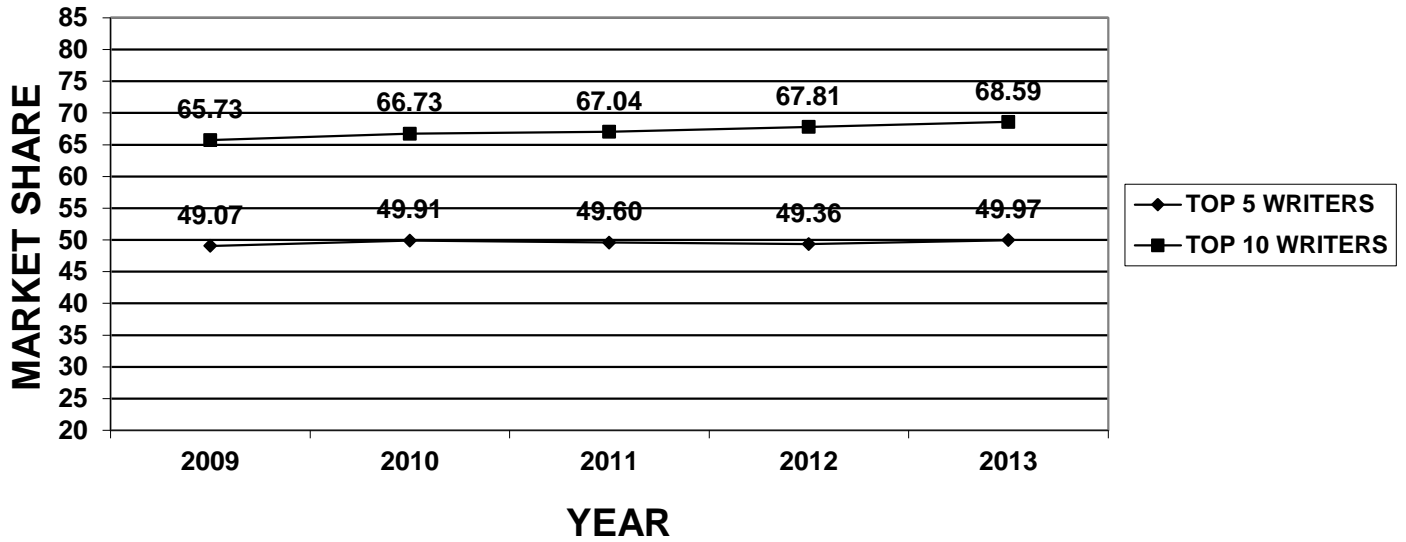


**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LONG TERM CARE**

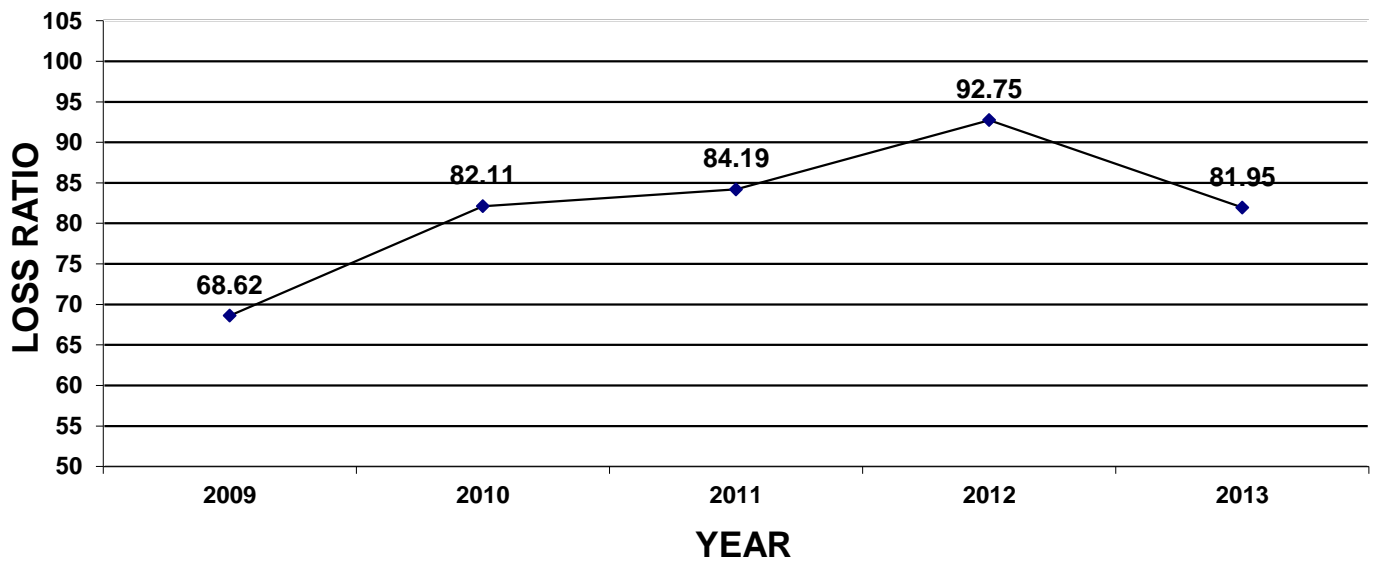
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ABILITY INSURANCE COMPANY	1.35%	17	1,568	\$2,805,727	\$2,875,738	\$0	\$4,139,385	\$4,054,009	140.97%
2	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	83	2	\$5,353	\$5,353	\$0	\$0	\$0	0.00%
3	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	2.31%	12	3,544	\$4,788,874	\$4,750,552	\$0	\$2,001,554	\$2,060,016	43.36%
4	ALLSTATE LIFE INSURANCE COMPANY	0.00%	87	0	\$1,026	\$1,026	\$0	\$17,845	\$17,845	1739.28%
5	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	0.20%	47	498	\$411,320	\$437,512	\$0	\$694,806	\$773,373	176.77%
6	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.36%	35	513	\$754,337	-\$200,406	\$0	\$390,596	\$292,498	-145.95%
7	AMERICAN FIDELITY ASSURANCE COMPANY	0.22%	46	256	\$458,787	\$438,043	\$0	\$397,104	\$361,793	82.59%
8	AMERICAN GENERAL LIFE INSURANCE CO	0.20%	48	137	\$410,941	\$416,061	\$0	\$720,647	\$1,022,034	245.65%
9	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.26%	42	262	\$538,935	\$544,597	\$0	\$1,234,710	\$1,224,438	224.83%
10	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.02%	68	29	\$51,186	\$51,876	\$0	\$133,439	\$134,432	259.14%
11	AMERICAN REPUBLIC INSURANCE COMPANY	0.31%	40	499	\$637,002	\$695,750	\$0	\$887,462	\$533,220	76.64%
12	ASSURITY LIFE INSURANCE COMPANY	0.04%	64	20	\$78,134	\$79,072	\$0	\$0	\$0	0.00%
13	AUTO OWNERS LIFE INSURANCE COMPANY	0.10%	55	124	\$201,572	\$192,938	\$0	\$0	\$4,392	2.28%
14	BANKERS LIFE AND CASUALTY COMPANY	8.10%	3	11,045	\$16,812,897	\$18,281,236	\$0	\$15,298,505	\$18,084,067	98.92%
15	BERKSHIRE LIFE INSURANCE COMPANY OF AMERIC/	0.50%	29	177	\$1,040,279	\$1,050,299	\$0	\$0	\$348,187	33.15%
16	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	0.31%	39	389	\$644,133	\$644,133	\$0	\$235,799	\$235,799	36.61%
17	CATHOLIC ORDER OF FORESTERS	0.01%	74	20	\$18,631	\$18,631	\$0	\$0	\$0	0.00%
18	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	79	10	\$9,544	\$9,573	\$0	\$7,740	-\$12,604	-131.66%
19	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	82	3	\$6,314	\$6,346	\$0	\$12,623	\$12,583	198.28%
20	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.10%	53	149	\$207,728	\$268,199	\$0	\$577,450	\$511,653	190.77%
21	CINCINNATI LIFE INSURANCE COMPANY THE	0.01%	73	25	\$29,133	\$29,468	\$0	\$0	\$365	1.24%
22	CMFG LIFE INSURANCE COMPANY	0.46%	30	865	\$957,442	\$962,095	\$0	\$29,189	\$59,223	6.16%
23	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	88	1	\$757	\$757	\$0	\$182,165	\$54,066	7142.14%
24	COMBINED INSURANCE CO OF AMERICA	0.01%	75	16	\$16,986	\$22,270	\$0	\$11,062	\$14,387	64.60%
25	CONSTITUTION LIFE INSURANCE COMPANY	0.03%	66	44	\$62,523	\$64,392	\$0	\$120,926	\$107,761	167.35%
26	CONTINENTAL CASUALTY COMPANY	2.57%	11	3,703	\$5,330,953	\$2,294,002	\$0	\$7,284,850	\$10,600,846	462.11%
27	CONTINENTAL GENERAL INSURANCE COMPANY	0.35%	36	367	\$733,439	\$813,118	\$0	\$979,284	\$1,437,686	176.81%
28	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.06%	59	96	\$127,782	\$129,654	\$0	\$255,272	\$261,757	201.89%
29	COUNTRY LIFE INSURANCE COMPANY	0.20%	49	263	\$409,877	\$406,643	\$0	\$168,753	\$185,489	45.61%
30	EQUITABLE LIFE & CASUALTY INSURANCE COMPAN	4.46%	6	4,164	\$9,244,927	\$9,373,379	\$0	\$8,748,926	\$9,688,314	103.36%
31	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.15%	50	194	\$319,645	\$319,555	\$0	\$211,034	\$210,857	65.98%
32	FORETHOUGHT LIFE INSURANCE COMPANY	0.02%	70	39	\$45,607	\$45,607	\$0	\$0	\$0	0.00%
33	GENWORTH LIFE AND ANNUITY INSURANCE COMPAN	0.07%	57	211	\$144,177	\$141,523	\$0	\$701,219	\$702,765	496.57%
34	GENWORTH LIFE INSURANCE COMPANY	20.73%	1	30,006	\$43,008,679	\$42,677,685	\$0	\$31,750,490	\$33,598,072	78.73%
35	GREAT AMERICAN LIFE INSURANCE COMPANY	0.04%	62	85	\$91,687	\$93,859	\$0	\$0	\$1,800	1.92%
36	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.50%	28	593	\$1,040,306	\$995,714	\$0	\$574,306	\$633,930	63.67%
37	GUARANTY INCOME LIFE INSURANCE COMPANY	0.02%	72	38	\$37,237	\$37,308	\$0	\$63,022	\$63,243	169.52%
38	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	0.04%	65	109	\$77,002	\$43,611	\$0	\$363,114	\$350,748	804.26%
39	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	91	0	\$0	\$200	\$0	\$104	\$104	52.00%
40	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.23%	45	212	\$471,149	\$458,633	\$0	\$1,215,777	\$1,214,374	264.78%
41	JOHN ALDEN LIFE INSURANCE COMPANY	0.23%	44	360	\$480,696	\$482,362	\$0	\$1,341,326	\$946,065	196.13%
42	JOHN HANCOCK LIFE & HEALTH INSURANCE COMPA	0.00%	91	11	\$0	\$0	\$0	\$0	-\$18,094	N/A
43	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	10.48%	2	12,958	\$21,745,351	\$22,033,084	\$0	\$10,490,216	\$10,914,207	49.54%
44	KANAWHA INSURANCE COMPANY	0.34%	37	222	\$702,225	\$702,225	\$0	\$394,403	\$571,004	81.31%
45	KNIGHTS OF COLUMBUS	1.26%	19	2,577	\$2,611,352	\$2,611,958	\$0	\$506,852	\$252,783	9.68%
46	LIFESECURE INSURANCE COMPANY	0.13%	52	247	\$274,808	\$265,986	\$0	\$0	\$740	0.28%
47	LINCOLN BENEFIT LIFE COMPANY	1.19%	21	1,368	\$2,465,844	\$2,524,435	\$0	\$888,549	\$1,110,927	44.01%
48	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.04%	63	73	\$79,581	\$89,912	\$0	\$27,125	\$41,440	46.09%
49	LONGEVITY INSURANCE COMPANY	0.00%	80	10	\$6,787	\$8,017	\$0	\$53,830	\$59,837	746.38%
50	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	81	5	\$6,329	\$5,897	\$0	\$0	-\$21	-0.36%
51	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPA	1.31%	18	1,349	\$2,725,002	\$2,856,556	\$0	\$409,614	\$902,647	31.60%
52	MEDAMERICA INSURANCE COMPANY	0.45%	31	829	\$932,331	\$944,822	\$0	\$325,375	\$332,379	35.18%
53	MEDICO INSURANCE COMPANY	0.01%	78	3	\$14,545	\$16,585	\$0	\$12,810	\$7,240	43.65%
54	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.00%	86	1	\$2,028	\$2,027	\$0	\$0	\$0	0.00%
55	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.73%	24	833	\$1,515,088	\$1,764,746	\$0	\$2,714,475	\$3,650,912	206.88%
56	METROPOLITAN LIFE INSURANCE COMPANY	4.94%	5	5,393	\$10,248,331	\$10,248,331	\$0	\$1,680,616	\$2,090,945	20.40%
57	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.02%	71	27	\$37,723	\$37,738	\$0	\$13,300	\$13,300	35.24%
58	MINNESOTA LIFE INSURANCE COMPANY	0.05%	61	54	\$96,045	\$101,796	\$0	\$0	\$0	0.00%
59	MONUMENTAL LIFE INSURANCE COMPANY	0.08%	56	107	\$160,407	\$161,402	\$0	\$36,856	\$58,879	36.48%
60	MUTUAL OF OMAHA INSURANCE COMPANY	3.39%	8	3,941	\$7,031,255	\$6,743,634	\$0	\$3,740,112	\$3,704,756	54.94%
61	NEW YORK LIFE INSURANCE COMPANY	2.03%	13	2,878	\$4,212,218	\$4,143,746	\$0	\$1,699,123	\$2,635,658	63.61%
62	NORTHWESTERN LONG TERM CARE INSURANCE CO	5.71%	4	5,388	\$11,854,513	\$10,985,806	\$186,952	\$403,291	\$1,550,318	14.11%
63	PENNSYLVANIA LIFE INSURANCE COMPANY	0.14%	51	284	\$284,472	\$284,472	\$0	\$474,264	\$474,264	166.72%
64	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.00%	89	1	\$609	\$632	\$0	\$5,280	\$5,086	804.75%
65	PHYSICIANS MUTUAL INSURANCE COMPANY	0.45%	32	659	\$929,735	\$944,268	\$0	\$612,715	\$951,509	100.77%
66	PRIMERICA LIFE INSURANCE COMPANY	0.00%	90	3	\$510	\$1,310	\$0	\$0	\$0	0.00%
67	PRINCIPAL LIFE INSURANCE COMPANY	0.06%	58	148	\$129,721	\$97,457	\$0	\$28,966	\$39,341	40.37%
68	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP	0.24%	43	301	\$498,809	\$515,243	\$0	\$198,863	\$184,260	35.76%
69	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	1.52%	16	1,632	\$3,153,524	\$3,155,154	\$0	\$482,291	\$895,771	28.39%
70	PYRAMID LIFE INSURANCE COMPANY	0.02%	69	28	\$50,115	\$50,843	\$0	\$53,844	\$64,026	125.93%
71	RIVERSOURCE LIFE INSURANCE COMPANY	1.79%	14	2,738	\$3,719,289	\$3,760,358	\$0	\$5,175,849	\$5,202,546	138.35%
72	SENIOR HEALTH INSURANCE COMPANY OF PENNSYL	1.78%	15	2,193	\$3,698,547	\$4,565,883	\$0	\$7,359,647	-\$17,908	-0.39%
73	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.03%	67	74	\$60,029	\$65,321	\$0	\$381,115	\$144,757	221.61%
74	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	3.25%	9	4,759	\$6,749,033	\$1,714,253	\$0	\$2,661,033	\$4,648,462	271.17%

MISSOURI INDIVIDUAL LONG TERM CARE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LONG TERM CARE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
75	STATE LIFE INSURANCE COMPANY	0.34%	38	341	\$699,686	\$719,324	\$0	\$260,536	\$514,760	71.56%
76	STATE MUTUAL INSURANCE COMPANY	0.01%	76	17	\$16,070	\$16,070	\$0	\$77,343	\$77,483	482.16%
77	STONEBRIDGE LIFE INSURANCE COMPANY	0.69%	25	600	\$1,438,987	\$2,192,587	\$0	\$2,775,915	\$3,340,575	152.36%
78	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	0.10%	54	135	\$207,703	\$207,681	\$0	\$201,905	\$393,225	189.34%
79	THRIVENT FINANCIAL FOR LUTHERANS	3.25%	10	5,021	\$6,736,201	\$6,797,356	\$0	\$8,181,492	\$8,227,116	121.03%
80	TIAA-CREF LIFE INSURANCE COMPANY	0.06%	60	65	\$124,794	\$124,567	\$0	\$67,678	\$122,498	98.34%
81	TIME INSURANCE COMPANY	0.53%	27	934	\$1,108,923	\$1,134,800	\$0	\$1,605,978	\$2,555,136	225.16%
82	TRANSAMERICA LIFE INSURANCE COMPANY	4.27%	7	5,583	\$8,852,307	\$8,858,169	\$0	\$8,004,200	\$10,264,489	115.88%
83	UNION LABOR LIFE INSURANCE COMPANY	0.00%	84	1	\$5,298	\$132	\$0	\$1,286	\$1,313	994.70%
84	UNION SECURITY INSURANCE COMPANY	0.82%	23	1,265	\$1,702,837	\$1,734,856	\$0	\$586,214	\$1,988,293	114.61%
85	UNITED AMERICAN INSURANCE COMPANY	0.29%	41	520	\$599,910	\$601,860	\$0	\$961,965	\$551,425	91.62%
86	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.00%	85	4	\$4,632	\$4,632	\$0	\$0	\$0	0.00%
87	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.90%	22	1,019	\$1,859,576	\$1,721,796	\$0	\$13,035	\$86,199	5.01%
88	UNITED SECURITY ASSURANCE COMPANY OF PENNS	0.65%	26	670	\$1,346,730	\$1,358,018	\$0	\$587,212	\$1,096,706	80.76%
89	UNITED TEACHER ASSOCIATES INSURANCE COMPAN	0.41%	33	724	\$841,290	\$846,612	\$0	\$274,458	\$354,742	41.90%
90	UNUM LIFE INSURANCE COMPANY OF AMERICA	1.24%	20	1,733	\$2,571,571	\$2,880,937	\$0	\$2,570,544	\$3,414,180	118.51%
91	WASHINGTON NATIONAL INSURANCE COMPANY	0.39%	34	417	\$806,942	\$960,357	\$0	\$1,282,003	\$1,900,587	197.90%
92	WOODMEN OF THE WORLD LIFE INSURANCE SOCIET	0.01%	77	9	\$14,568	\$14,510	\$0	\$0	\$0	0.00%
TOTAL		100.00%		130,788	\$207,446,905	\$201,536,525	\$186,952	\$149,032,662	\$165,150,285	81.95%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SPECIFIED DISEASE**

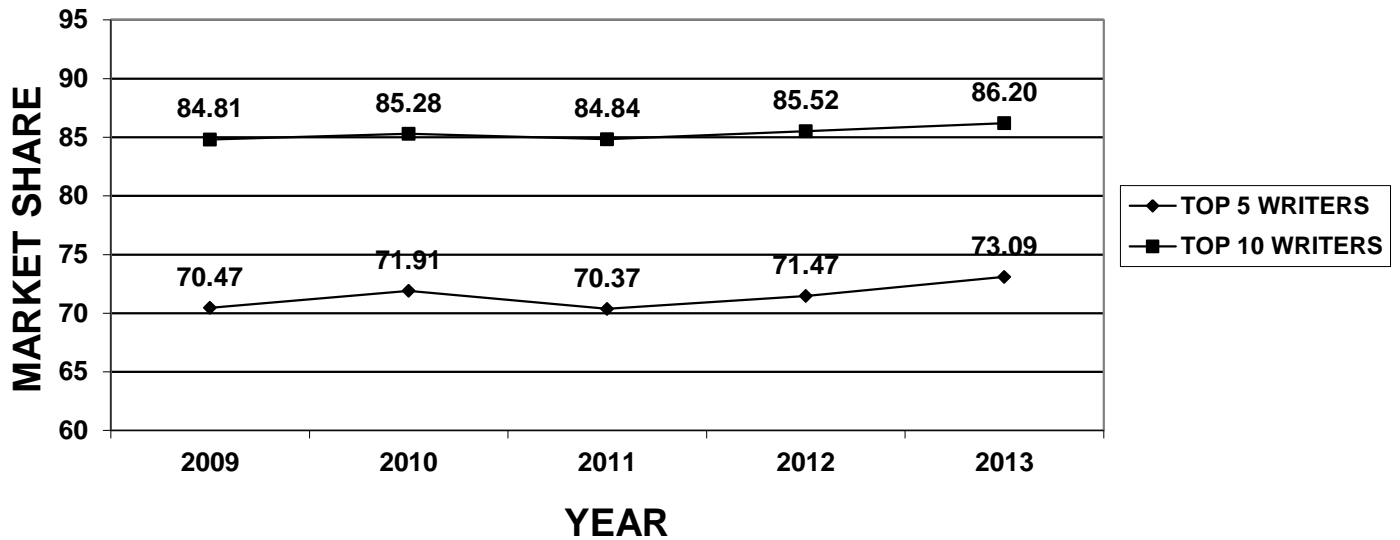
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ABILITY INSURANCE COMPANY	0.00%	100	0	\$0	\$84	\$0	\$0	\$731	870.24%
2	ALLSTATE LIFE INSURANCE COMPANY OF NEW YOR	0.00%	100	1	\$0	\$0	\$0	\$0	\$0	N/A
3	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	38.75%	1	144,611	\$29,836,125	\$29,973,217	\$0	\$14,770,732	\$16,569,661	55.28%
4	AMERICAN FIDELITY ASSURANCE COMPANY	4.26%	6	11,223	\$3,282,265	\$3,203,652	\$0	\$1,159,608	\$1,569,706	49.00%
5	AMERICAN GENERAL LIFE INSURANCE CO	0.51%	21	1,168	\$390,131	\$401,495	\$0	\$66,141	\$123,154	30.67%
6	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	82	10	\$493	\$493	\$0	\$100	\$77	15.62%
7	AMERICAN HERITAGE LIFE INSURANCE COMPANY	2.26%	8	9,504	\$1,743,574	\$1,729,888	\$0	\$1,460,754	\$1,430,757	82.71%
8	AMERICAN HOME LIFE INSURANCE COMPANY	0.00%	86	3	\$450	\$478	\$0	\$0	\$0	0.00%
9	AMERICAN INCOME LIFE INSURANCE CO	0.17%	31	1,878	\$133,670	\$133,886	\$0	\$30,287	\$33,615	25.11%
10	AMERICAN NATIONAL INSURANCE COMPANY	0.16%	32	430	\$125,925	\$127,248	\$0	\$254,079	\$94,726	74.44%
11	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.18%	30	294	\$134,789	\$135,069	\$0	\$80,182	\$86,684	64.18%
12	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	73	56	\$2,578	\$2,638	\$0	\$128	-\$1,771	-67.13%
13	ASSURITY LIFE INSURANCE COMPANY	0.21%	28	243	\$163,383	\$163,835	\$0	\$108,984	\$121,288	74.03%
14	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	100	8	\$0	\$0	\$0	\$0	\$0	N/A
15	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.14%	37	314	\$109,706	\$113,974	\$0	\$52,637	\$53,513	46.95%
16	BANKERS LIFE AND CASUALTY COMPANY	0.34%	24	710	\$258,625	\$255,951	\$0	\$54,932	\$96,185	37.58%
17	CANADA LIFE ASSURANCE COMPANY	0.01%	70	6	\$4,558	\$5,007	\$0	\$20,284	\$20,230	404.03%
18	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	72	6	\$3,084	\$3,124	\$0	\$0	-\$27,886	-892.64%
19	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	100	3	\$0	\$0	\$0	\$0	\$0	N/A
20	CENTRAL UNITED LIFE INSURANCE COMPANY	1.70%	10	1,602	\$1,305,824	\$1,312,279	\$0	\$500,757	\$499,165	38.04%
21	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.90%	13	3,345	\$689,359	\$679,188	\$0	\$148,000	\$195,755	28.82%
22	CICA LIFE INSURANCE COMPANY OF AMERICA	0.00%	85	1	\$464	\$464	\$0	\$0	\$0	0.00%
23	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	92	8	\$256	\$139	\$0	\$0	\$38	27.34%
24	CITIZENS SECURITY LIFE INS CO	0.00%	95	1	\$167	\$173	\$0	\$0	\$0	0.00%
25	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	5.05%	4	9,941	\$3,886,903	\$3,893,269	\$0	\$2,172,110	\$2,528,033	64.93%
26	COMBINED INSURANCE CO OF AMERICA	2.96%	7	10,707	\$2,281,642	\$2,299,847	\$0	\$839,338	\$884,769	38.47%
27	CONSECO LIFE INSURANCE CO	0.30%	27	615	\$231,458	\$232,227	\$0	\$118,608	\$39,242	16.90%
28	CONSTITUTION LIFE INSURANCE COMPANY	0.20%	29	454	\$151,407	\$155,935	\$0	\$48,116	\$42,878	27.50%
29	CONTINENTAL CASUALTY COMPANY	0.00%	77	3	\$1,117	\$1,237	\$0	\$0	\$0	0.00%
30	CONTINENTAL GENERAL INSURANCE COMPANY	0.01%	61	62	\$11,497	\$11,576	\$0	\$2,067	\$2,109	18.22%
31	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.08%	44	222	\$57,968	\$57,611	\$0	\$61,780	\$61,350	106.49%
32	EMC NATIONAL LIFE COMPANY	0.53%	20	517	\$410,641	\$402,368	\$0	\$219,738	\$152,062	37.79%
33	EQUITABLE LIFE & CASUALTY INSURANCE COMPAN	0.16%	33	403	\$122,409	\$123,755	\$0	\$28,198	\$85,877	69.39%
34	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	96	2	\$100	\$120	\$0	\$0	\$0	0.00%
35	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AI	4.76%	5	11,130	\$3,662,932	\$3,655,435	\$0	\$515,943	\$561,498	15.36%
36	FAMILY LIFE INSURANCE COMPANY	0.14%	38	28	\$108,659	\$109,766	\$0	-\$5,292	-\$5,092	-4.64%
37	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.13%	40	238	\$100,364	\$100,151	\$0	\$131,250	\$146,372	146.15%
38	GENWORTH LIFE AND ANNUITY INSURANCE COMPAN	0.02%	58	64	\$13,112	\$12,894	\$0	\$258	\$259	2.01%
39	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.02%	55	401	\$18,155	\$18,606	\$0	\$7,378	\$7,090	38.11%
40	GOLDEN RULE INSURANCE COMPANY	0.01%	68	284	\$5,090	\$5,253	\$0	\$0	\$0	0.00%
41	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	75	14	\$1,337	\$1,352	\$0	\$0	\$0	0.00%
42	GUARANTEE TRUST LIFE INSURANCE COMPANY	10.25%	3	6,139	\$7,890,541	\$7,933,407	\$0	\$1,630,083	\$2,195,686	27.68%
43	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	0.01%	65	91	\$8,930	\$7,521	\$0	\$3,972	\$15,164	201.62%
44	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.34%	23	945	\$264,396	\$264,892	\$0	\$3,950	\$102,733	38.78%
45	HORACE MANN LIFE INSURANCE COMPANY	0.00%	80	5	\$645	\$645	\$0	\$0	\$0	0.00%
46	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	94	3	\$201	\$17	\$0	\$0	\$0	0.00%
47	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.00%	90	2	\$309	\$309	\$0	\$0	\$0	0.00%
48	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.01%	62	108	\$10,392	\$10,471	\$0	\$2,325	\$2,279	21.76%
49	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.05%	50	290	\$40,167	\$41,197	\$0	\$39,482	\$38,991	94.65%
50	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	78	7	\$1,072	\$1,072	\$0	\$0	-\$67	-6.25%
51	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	74	4	\$1,449	\$1,445	\$0	\$0	-\$37	-2.56%
52	KANAWHA INSURANCE COMPANY	0.64%	18	1,335	\$492,653	\$492,653	\$0	\$72,193	\$104,519	21.22%
53	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	98	2	\$64	\$64	\$0	\$0	\$16	25.00%
54	LIBERTY NATIONAL LIFE INSURANCE COMPANY	1.33%	11	3,410	\$1,023,881	\$1,024,695	\$0	\$268,455	\$273,756	26.72%
55	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	91	4	\$263	\$263	\$0	\$0	\$0	0.00%
56	LIFESECURE INSURANCE COMPANY	0.01%	67	42	\$6,754	\$7,036	\$0	\$50,000	\$56,146	797.98%
57	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.75%	15	3,066	\$574,419	\$582,371	\$0	\$319,708	\$321,870	55.27%
58	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	93	2	\$219	\$222	\$0	\$0	\$1	0.45%
59	MEDICO INSURANCE COMPANY	0.02%	60	107	\$12,486	\$12,622	\$0	\$1,376	\$1,015	8.04%
60	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.02%	59	70	\$12,793	\$12,839	\$0	\$69,081	\$49,899	388.65%
61	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.00%	83	1	\$484	\$467	\$0	\$0	\$6	1.28%
62	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	56	168	\$16,424	\$16,448	\$0	\$50,516	\$29,808	181.23%
63	MUTUAL OF OMAHA INSURANCE COMPANY	0.33%	25	811	\$251,751	\$248,974	\$0	\$41,210	-\$78,577	-31.56%
64	NATIONAL CASUALTY COMPANY	0.00%	87	5	\$441	\$288	\$0	\$0	\$0	0.00%
65	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.03%	53	101	\$21,379	\$21,020	\$0	\$14,024	\$14,073	66.95%
66	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE	1.19%	12	4,465	\$917,159	\$912,860	\$0	\$342,606	\$345,345	37.83%
67	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	0.01%	66	9	\$7,613	\$7,613	\$0	\$0	\$0	0.00%
68	OLD AMERICAN INSURANCE COMPANY	0.01%	69	119	\$4,692	\$5,085	\$0	\$1,163	\$989	19.45%
69	OZARK NATIONAL LIFE INSURANCE COMPANY	0.09%	43	1,185	\$66,934	\$67,830	\$0	\$44,615	\$43,590	64.26%
70	PENNSYLVANIA LIFE INSURANCE COMPANY	0.12%	41	178	\$92,723	\$92,723	\$0	\$50	\$50	0.05%
71	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.31%	26	1,077	\$239,522	\$236,644	\$0	\$178,000	\$173,771	73.43%
72	PHYSICIANS MUTUAL INSURANCE COMPANY	0.14%	36	695	\$110,193	\$111,184	\$0	\$22,251	\$19,831	17.84%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SPECIFIED DISEASE**

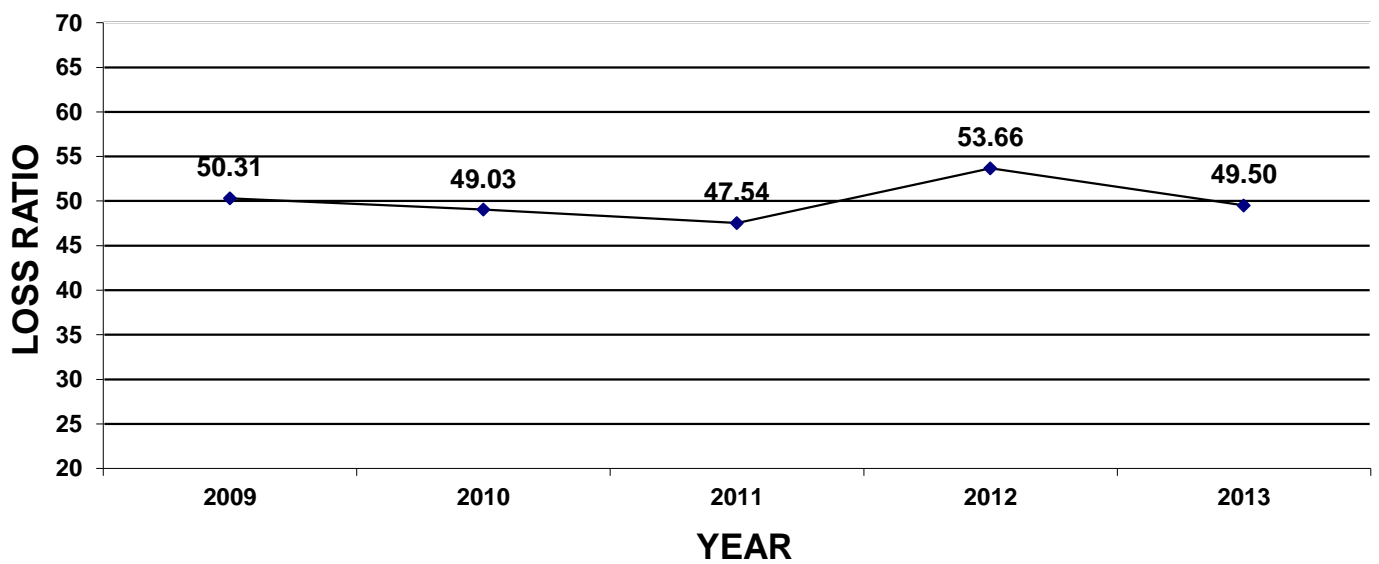
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	PROFESSIONAL INSURANCE COMPANY	0.04%	52	131	\$28,054	\$28,026	\$0	\$0	\$0	0.00%
74	PROTECTIVE LIFE INSURANCE COMPANY	0.15%	35	142	\$115,047	\$114,324	\$0	\$80,140	\$86,350	75.53%
75	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP/	1.91%	9	5,709	\$1,472,647	\$1,490,905	\$0	\$467,907	\$309,656	20.77%
76	PYRAMID LIFE INSURANCE COMPANY	0.05%	49	96	\$42,012	\$42,621	\$0	\$157	\$187	0.44%
77	RELIABLE LIFE INSURANCE COMPANY	0.16%	34	695	\$121,225	\$121,314	\$0	\$18,696	\$22,125	18.24%
78	RELIASTAR LIFE INSURANCE COMPANY OF NEW YOI	0.04%	51	43	\$30,938	\$24,268	\$0	\$98,575	\$101,372	417.72%
79	RESERVE NATIONAL INSURANCE COMPANY	0.68%	16	1,045	\$522,184	\$507,950	\$0	\$272,538	\$296,077	58.29%
80	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	84	2	\$476	\$488	\$0	\$0	\$0	0.00%
81	SETTLERS LIFE INSURANCE COMPANY	0.01%	63	3	\$9,924	\$10,021	\$0	\$0	\$0	0.00%
82	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.13%	39	349	\$103,353	\$105,348	\$0	\$57,551	\$40,958	38.88%
83	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.00%	71	12	\$3,749	\$4,264	\$0	\$0	\$0	0.00%
84	STERLING LIFE INSURANCE COMPANY	0.07%	45	132	\$51,681	\$50,155	\$0	\$30,000	\$73,813	147.17%
85	STONEBRIDGE LIFE INSURANCE COMPANY	0.00%	89	1	\$321	\$350	\$0	\$0	\$0	0.00%
86	TIME INSURANCE COMPANY	0.12%	42	122	\$91,273	\$84,625	\$0	\$0	-\$25	-0.03%
87	TRANSAMERICA LIFE INSURANCE COMPANY	0.67%	17	1,065	\$514,391	\$511,961	\$0	\$294,423	\$200,442	39.15%
88	TRUSTMARK INSURANCE COMPANY	0.06%	48	260	\$43,453	\$43,569	\$0	\$25,200	\$20,094	46.12%
89	UNIFIED LIFE INSURANCE COMPANY	0.06%	46	172	\$48,659	\$48,917	\$0	\$3,187	\$3,157	6.45%
90	UNION CENTRAL LIFE INSURANCE COMPANY	0.00%	97	1	\$72	\$72	\$0	\$0	\$0	0.00%
91	UNION FIDELITY LIFE INSURANCE COMPANY	0.02%	57	161	\$15,080	\$15,260	\$0	\$350	\$215	1.41%
92	UNITED AMERICAN INSURANCE COMPANY	0.40%	22	1,820	\$310,477	\$310,233	\$0	\$82,572	\$46,723	15.06%
93	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	81	1	\$515	\$514	\$0	\$0	\$375	72.96%
94	UNITED HOME LIFE INSURANCE COMPANY	0.00%	79	2	\$806	\$777	\$0	\$0	\$0	0.00%
95	UNITED INSURANCE COMPANY OF AMERICA	0.00%	76	30	\$1,215	\$1,213	\$0	\$0	\$0	0.00%
96	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.06%	47	92	\$43,811	\$42,608	\$0	\$579	\$479	1.12%
97	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.00%	88	36	\$435	\$441	\$0	\$0	\$0	0.00%
98	UNITED SECURITY LIFE AND HEALTH INSURANCE CC	0.01%	64	20	\$9,655	\$9,916	\$0	\$0	\$0	0.00%
99	UNITED TEACHER ASSOCIATES INSURANCE COMPAI	0.57%	19	928	\$438,192	\$439,383	\$0	\$140,614	\$142,152	32.35%
100	WASHINGTON NATIONAL INSURANCE COMPANY	14.28%	2	16,310	\$10,996,666	\$10,811,286	\$0	\$7,172,677	\$7,226,224	66.84%
101	WEST COAST LIFE INSURANCE COMPANY	0.00%	99	1	\$26	\$37	\$0	\$2,100	\$2,430	6567.57%
102	WESTERN AND SOUTHERN LIFE INSURANCE COMPA	0.82%	14	954	\$630,969	\$625,722	\$0	\$414,835	\$390,522	62.41%
103	WOODMEN OF THE WORLD LIFE INSURANCE SOCIET	0.02%	54	156	\$18,294	\$18,220	\$3,195	\$20,000	\$19,160	105.16%
TOTAL		100.00%		265,447	\$76,986,766	\$76,903,349	\$3,195	\$35,184,258	\$38,065,418	49.50%

MISSOURI INDIVIDUAL SPECIFIED DISEASE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ACCIDENT ONLY**

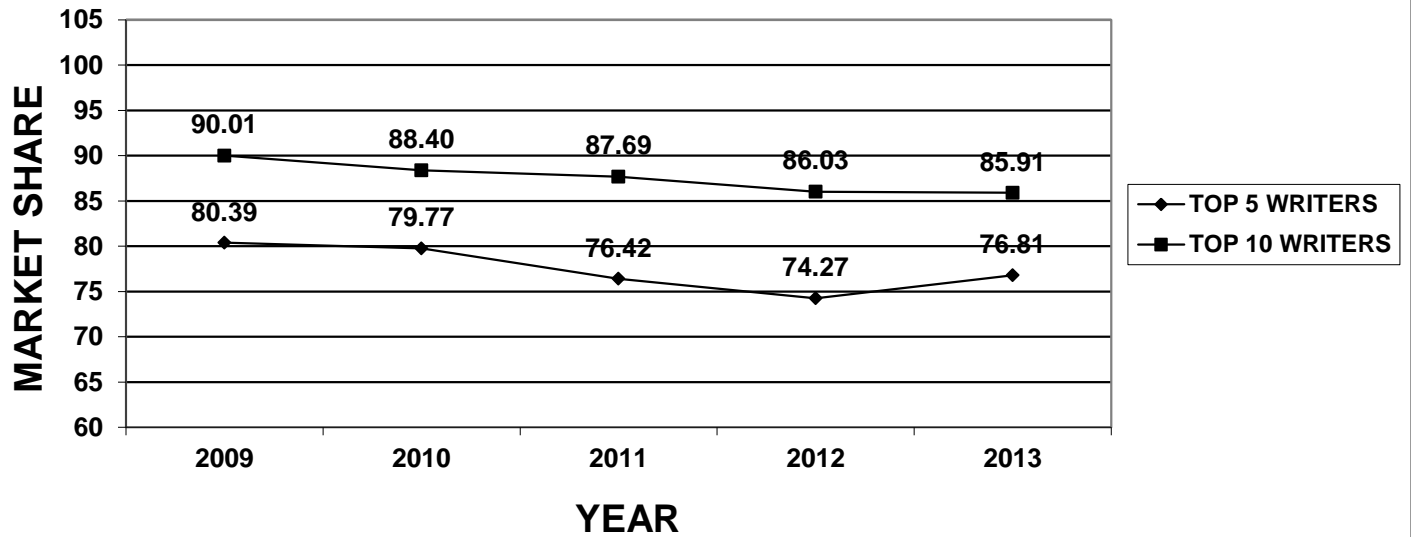
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AAA LIFE INSURANCE COMPANY	0.78%	17	813	\$444,084	\$454,880	\$0	\$136,293	\$115,099	25.30%
2	ACE AMERICAN INSURANCE COMPANY	0.01%	66	64	\$4,893	\$4,893	\$0	\$0	\$3,473	70.98%
3	ALLSTATE LIFE INSURANCE COMPANY	0.01%	71	6	\$3,875	\$921	\$0	\$0	\$0	0.00%
4	ALLSTATE LIFE INSURANCE COMPANY OF NEW YOR	0.00%	102	4	\$302	\$312	\$0	\$0	\$0	0.00%
5	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	87	14,771	\$940	\$940	\$0	\$0	-\$355	-37.77%
6	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF (	57.29%	1	183,558	\$32,430,001	\$32,541,502	\$0	\$15,859,962	\$16,961,981	52.12%
7	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.00%	77	48	\$1,976	\$1,936	\$0	\$0	\$0	0.00%
8	AMERICAN FIDELITY ASSURANCE COMPANY	2.87%	6	5,654	\$1,626,674	\$1,583,101	\$0	\$546,136	\$577,348	36.47%
9	AMERICAN GENERAL LIFE INSURANCE CO	2.28%	7	6,348	\$1,288,165	\$1,285,971	\$0	\$381,614	\$282,287	21.95%
10	AMERICAN HERITAGE LIFE INSURANCE COMPANY	1.07%	11	2,138	\$604,743	\$600,864	\$0	\$187,633	\$157,945	26.29%
11	AMERICAN HOME ASSURANCE COMPANY	0.02%	49	18	\$12,177	\$10,103	\$0	\$0	-\$139	-1.38%
12	AMERICAN INCOME LIFE INSURANCE CO	1.62%	8	23,503	\$915,921	\$915,284	\$0	\$199,269	\$220,581	24.10%
13	AMERICAN NATIONAL INSURANCE COMPANY	0.07%	37	546	\$37,625	\$38,087	\$0	\$0	-\$42	-0.11%
14	AMERICAN NATIONAL LIFE INSURANCE COMPANY OI	0.00%	120	0	\$0	\$0	\$0	\$0	-\$280	N/A
15	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURA	0.00%	114	1	\$23	\$23	\$0	\$0	\$0	0.00%
16	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	92	17	\$531	\$532	\$0	\$74	\$24	4.51%
17	ASSURANCEAMERICA INSURANCE COMPANY	0.08%	35	1,096	\$46,748	\$40,645	\$0	\$2,400	\$2,400	5.90%
18	ASSURITY LIFE INSURANCE COMPANY	0.25%	29	538	\$141,287	\$141,495	\$0	\$27,715	\$26,896	19.01%
19	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	78	20	\$1,948	\$1,948	\$0	\$0	\$0	0.00%
20	AUTO CLUB LIFE INSURANCE COMPANY	0.01%	59	139	\$7,633	\$7,996	\$0	\$0	-\$59	-0.74%
21	AXA EQUITABLE LIFE INSURANCE COMPANY	0.05%	41	234	\$27,373	\$27,670	\$0	\$0	\$0	0.00%
22	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	118	5	\$15	\$15	\$0	\$0	\$0	0.00%
23	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	82	6	\$1,297	\$1,347	\$0	\$100	\$102	7.57%
24	BANKERS LIFE AND CASUALTY COMPANY	0.02%	56	77	\$9,156	\$9,062	\$0	\$1,945	\$3,405	37.57%
25	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.61%	20	1,092	\$347,222	\$348,373	\$0	\$49,237	\$50,144	14.39%
26	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	113	7	\$24	\$39	\$0	\$0	\$0	0.00%
27	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	99	3	\$334	\$320	\$0	\$0	\$0	0.00%
28	CENTRAL UNITED LIFE INSURANCE COMPANY	0.04%	44	46	\$20,587	\$20,689	\$0	\$17,866	\$17,809	86.08%
29	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.68%	19	5,082	\$385,394	\$379,922	\$0	\$50,050	\$60,418	15.90%
30	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	120	1	\$0	\$0	\$0	\$14,100	-\$8,128	N/A
31	CMFG LIFE INSURANCE COMPANY	0.00%	88	19	\$805	\$634	\$0	\$0	\$0	0.00%
32	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	7.33%	2	11,546	\$4,152,283	\$4,166,399	\$0	\$1,210,488	\$1,287,883	30.91%
33	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	91	7	\$542	\$634	\$0	\$1,260	\$104	16.40%
34	COLORADO BANKERS LIFE INS CO	0.01%	72	7	\$3,172	\$3,145	\$0	\$9,692	\$9,120	289.98%
35	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	120	0	\$0	\$0	\$0	\$150	\$150	N/A
36	COMBINED INSURANCE CO OF AMERICA	3.99%	5	20,884	\$2,258,032	\$2,294,496	\$0	\$823,758	\$878,249	38.28%
37	CONSECO LIFE INSURANCE CO	0.03%	46	82	\$18,398	\$18,806	\$0	\$1,400	\$2,647	14.08%
38	CONTINENTAL GENERAL INSURANCE COMPANY	0.02%	54	39	\$9,950	\$10,202	\$0	\$186	\$195	1.91%
39	EMC NATIONAL LIFE COMPANY	0.01%	73	20	\$3,079	\$3,087	\$0	\$1,968	\$1,372	44.44%
40	EQUITABLE LIFE & CASUALTY INSURANCE COMPAN'	0.00%	94	2	\$486	\$513	\$0	\$0	\$0	0.00%
41	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	74	167	\$2,515	\$2,625	\$0	\$0	\$0	0.00%
42	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AI	1.13%	10	1,463	\$637,347	\$636,043	\$0	\$33,732	\$35,376	5.56%
43	FARMERS MUTUAL HAIL INSURANCE COMPANY OF II	0.00%	104	19	\$285	\$296	\$0	\$0	\$0	0.00%
44	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.42%	23	2,027	\$240,287	\$240,377	\$0	\$0	\$0	0.00%
45	FEDERAL INSURANCE COMPANY	0.03%	48	86	\$14,242	\$14,469	\$0	\$0	\$51	0.35%
46	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	103	74	\$293	\$330	\$0	\$0	\$0	0.00%
47	FIREMANS FUND INSURANCE COMPANY	0.00%	120	0	\$0	\$0	\$0	\$0	-\$784	N/A
48	FIRST HEALTH LIFE & HEALTH INSURANCE COMPAN'	0.00%	115	1	\$19	\$19	\$0	\$0	\$0	0.00%
49	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	101	4	\$315	\$314	\$0	\$0	\$0	0.00%
50	GENWORTH LIFE AND ANNUITY INSURANCE COMPAI	0.03%	47	67	\$17,897	\$17,859	\$0	\$0	\$0	0.00%
51	GERBER LIFE INSURANCE COMPANY	0.37%	25	2,630	\$208,109	\$208,161	\$0	\$70,000	\$72,642	34.90%
52	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.91%	15	4,267	\$514,223	\$509,291	\$0	\$418,788	\$397,501	78.05%
53	GOLDEN RULE INSURANCE COMPANY	0.02%	55	954	\$9,240	\$9,174	\$0	\$1,829	\$1,493	16.27%
54	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	93	5	\$526	\$492	\$0	\$0	-\$28	-5.69%
55	GUARANTEE TRUST LIFE INSURANCE COMPANY	1.21%	9	3,571	\$682,181	\$674,343	\$0	\$409,663	\$441,042	65.40%
56	HORACE MANN LIFE INSURANCE COMPANY	0.00%	107	7	\$182	\$192	\$0	\$8,400	-\$13	-6.77%
57	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	117	1	\$17	\$0	\$0	\$0	\$0	N/A
58	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.07%	38	169	\$37,210	\$37,761	\$0	\$4,025	\$4,025	10.66%
59	IMPERIUM INSURANCE COMPANY	0.01%	58	2	\$7,905	\$120,340	\$0	\$449,016	-\$969,288	-805.46%
60	INDEPENDENT ORDER OF FORESTERS THE	0.06%	40	147	\$31,880	\$31,880	\$0	\$0	\$0	0.00%
61	INSUREMAX INSURANCE COMPANY	0.01%	63	101	\$5,453	\$7,176	\$0	\$0	\$0	0.00%
62	INVESTORS CONSOLIDATED INSURANCE COMPANY	0.00%	120	0	-\$881	-\$1,002	\$0	\$28	\$28	-2.79%
63	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	86	73	\$988	\$970	\$0	\$0	-\$1	-0.10%
64	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	109	1	\$155	\$155	\$0	\$0	\$2	1.29%
65	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	96	1	\$447	\$469	\$0	\$0	\$17	3.62%
66	KANAWHA INSURANCE COMPANY	0.29%	28	607	\$162,707	\$162,707	\$0	\$6,612	\$9,573	5.88%
67	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.87%	16	13,946	\$491,396	\$491,419	\$0	\$96,804	\$99,017	20.15%
68	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.09%	34	2,045	\$51,119	\$51,119	\$0	\$1,017	-\$3,315	-6.48%
69	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	110	5	\$122	\$34	\$0	\$0	\$17	50.00%
70	LIFESECURE INSURANCE COMPANY	0.00%	98	2	\$386	\$380	\$0	\$0	\$13	3.42%
71	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	76	33	\$2,245	\$2,245	\$0	\$0	\$0	0.00%
72	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.21%	32	307	\$119,166	\$118,782	\$0	\$22,424	\$22,576	19.01%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ACCIDENT ONLY**

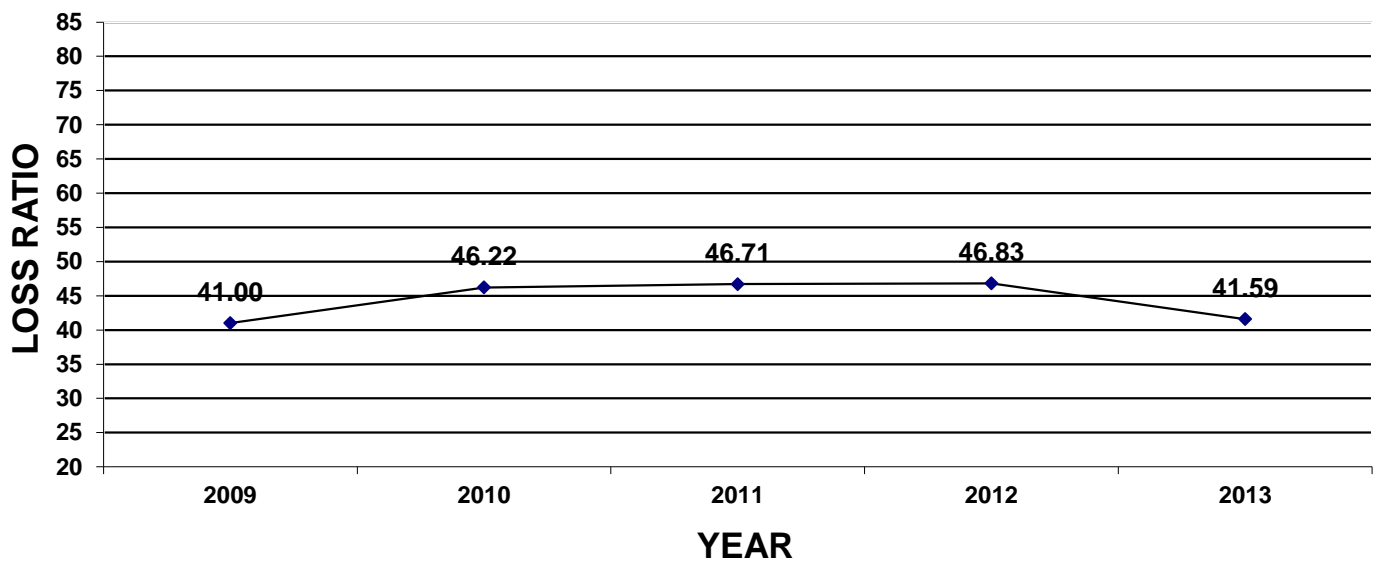
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	MANHATTAN LIFE INSURANCE COMPANY	0.00%	79	2	\$1,860	\$1,263	\$0	\$96	\$193	15.28%
74	MARKEK INSURANCE COMPANY	0.68%	18	108,098	\$386,586	\$349,994	\$0	\$258,721	\$245,762	70.22%
75	MEDICO INSURANCE COMPANY	0.00%	95	8	\$461	\$565	\$0	\$0	\$915	161.95%
76	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.06%	39	158	\$32,762	\$32,754	\$0	\$5,149	\$5,149	15.72%
77	MERIT LIFE INSURANCE CO	0.39%	24	1,085	\$218,820	\$218,820	\$0	\$9,783	\$10,434	4.77%
78	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	115	2	\$19	\$20	\$0	\$0	\$0	0.00%
79	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.00%	105	2	\$254	\$254	\$0	\$120	\$120	47.24%
80	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	52	222	\$10,926	\$10,984	\$0	\$0	\$0	0.00%
81	MUTUAL OF OMAHA INSURANCE COMPANY	1.02%	12	5,471	\$578,588	\$582,774	\$0	\$162,214	\$5,487	0.94%
82	NATIONAL CASUALTY COMPANY	0.00%	85	31	\$997	\$827	\$0	\$0	-\$100	-12.09%
83	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE	0.60%	21	1,785	\$337,911	\$336,326	\$0	\$88,700	\$89,409	26.58%
84	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	0.00%	106	3	\$194	\$194	\$0	\$0	-\$627	-323.20%
85	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH	0.00%	90	4	\$580	\$586	\$0	\$0	\$0	0.00%
86	OLD AMERICAN INSURANCE COMPANY	0.02%	51	320	\$11,223	\$11,956	\$0	\$12,500	\$12,635	105.68%
87	OLD REPUBLIC INSURANCE COMPANY	0.24%	30	1,354	\$133,172	\$140,898	\$0	\$50,606	\$51,651	36.66%
88	OLD REPUBLIC LIFE INSURANCE COMPANY	0.01%	57	286	\$8,244	\$8,244	\$0	\$1,106	\$1,106	13.42%
89	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	83	3	\$1,141	\$1,152	\$0	\$0	\$0	0.00%
90	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	0.00%	120	11	\$0	\$112	\$0	\$0	\$0	0.00%
91	PENNSYLVANIA LIFE INSURANCE COMPANY	0.95%	14	421	\$536,360	\$536,360	\$0	\$167,798	\$167,798	31.28%
92	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.08%	36	238	\$45,375	\$43,814	\$0	\$39,028	\$41,409	94.51%
93	PHYSICIANS MUTUAL INSURANCE COMPANY	0.04%	42	2	\$23,015	\$23,108	\$0	\$3,600	\$2,909	12.59%
94	PROFESSIONAL INSURANCE COMPANY	0.01%	68	22	\$4,609	\$4,604	\$0	\$0	\$197	4.28%
95	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP	4.10%	3	7,746	\$2,322,918	\$2,247,732	\$0	\$391,339	\$386,067	17.18%
96	RED ROCK INSURANCE COMPANY	0.01%	60	859	\$7,328	\$7,300	\$0	\$5,228	\$5,228	71.62%
97	RELIABLE LIFE INSURANCE COMPANY	0.33%	26	2,946	\$189,232	\$189,471	\$0	\$77,919	\$83,948	44.31%
98	RELiance STANDARD LIFE INSURANCE COMPANY	0.01%	69	20	\$4,136	\$4,136	\$0	\$0	\$0	0.00%
99	RESERVE NATIONAL INSURANCE COMPANY	0.33%	27	1,074	\$186,305	\$187,335	\$0	\$83,928	\$86,303	46.07%
100	SAGICOR LIFE INSURANCE COMPANY	0.00%	80	2	\$1,451	\$1,483	\$0	\$0	\$0	0.00%
101	SEARS LIFE INSURANCE COMPANY	0.00%	84	1	\$1,022	\$906	\$0	\$0	\$0	0.00%
102	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	89	50	\$665	\$706	\$0	\$0	\$0	0.00%
103	SETTLERS LIFE INSURANCE COMPANY	0.00%	99	1	\$334	\$337	\$0	\$0	\$0	0.00%
104	STANDARD LIFE AND ACCIDENT INSURANCE COMPAN	0.03%	45	1,059	\$19,461	\$20,338	\$0	\$5,426	-\$1,509	-7.42%
105	STARMOUNT LIFE INSURANCE COMPANY	0.01%	67	48	\$4,619	\$4,575	\$0	\$0	\$0	0.00%
106	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	0.00%	107	2	\$182	\$182	\$0	\$0	\$1	0.55%
107	STONEBRIDGE LIFE INSURANCE COMPANY	0.55%	22	3,630	\$310,818	\$338,998	\$0	\$173,064	\$197,059	58.13%
108	TIME INSURANCE COMPANY	0.98%	13	2,943	\$553,806	\$525,330	\$0	\$75,508	\$84,617	16.11%
109	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP	0.00%	97	8	\$440	\$433	\$0	\$0	\$0	0.00%
110	TRANSAMERICA LIFE INSURANCE COMPANY	0.21%	31	470	\$121,576	\$121,457	\$0	\$20,931	\$14,250	11.73%
111	TRAVELERS INDEMNITY COMPANY	0.00%	120	0	\$0	\$373	\$0	\$0	-\$236	-63.27%
112	TRAVELERS PROTECTIVE ASSOCIATION OF AMERIC	0.01%	61	1,821	\$7,279	\$7,279	\$0	\$25,639	\$25,455	349.70%
113	TRUSTMARK INSURANCE COMPANY	0.02%	50	242	\$11,795	\$11,827	\$0	\$8,150	\$6,499	54.95%
114	UNIFIED LIFE INSURANCE COMPANY	0.01%	70	114	\$3,876	\$4,272	\$0	\$100	\$99	2.32%
115	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	64	81	\$5,281	\$5,343	\$0	\$0	\$0	0.00%
116	UNION LABOR LIFE INSURANCE COMPANY	0.00%	75	26	\$2,416	\$2,508	\$0	\$0	-\$678	-27.03%
117	UNION SECURITY INSURANCE COMPANY	0.00%	119	1	\$5	\$5	\$0	\$0	\$0	0.00%
118	UNITED AMERICAN INSURANCE COMPANY	0.04%	43	346	\$22,085	\$22,357	\$0	\$1,300	\$1,245	5.57%
119	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	81	47	\$1,411	\$1,465	\$0	\$50	\$52	3.55%
120	UNITED INSURANCE COMPANY OF AMERICA	0.02%	53	124	\$9,985	\$9,964	\$0	\$200	\$200	2.01%
121	UNITED SECURITY LIFE AND HEALTH INSURANCE CC	0.01%	65	10	\$4,950	\$5,084	\$0	\$0	\$0	0.00%
122	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.00%	111	1	\$58	\$59	\$0	\$0	\$0	0.00%
123	UNITED TEACHER ASSOCIATES INSURANCE COMPAN	0.01%	62	14	\$7,107	\$7,126	\$0	\$0	\$0	0.00%
124	WASHINGTON NATIONAL INSURANCE COMPANY	4.10%	4	5,592	\$2,319,639	\$2,291,646	\$0	\$1,237,784	\$1,297,512	56.62%
125	WESTERN AND SOUTHERN LIFE INSURANCE COMPAN	0.20%	33	909	\$111,697	\$111,697	\$0	\$1,814	\$0	0.00%
126	ZURICH AMERICAN INSURANCE COMPANY	0.00%	112	1	\$55	\$55	\$0	\$0	-\$6	-10.91%
TOTAL		100.00%		460,939	\$56,610,700	\$56,692,594	\$0	\$23,953,435	\$23,581,126	41.59%

MISSOURI INDIVIDUAL ACCIDENT ONLY INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACACIA LIFE INSURANCE CO	0.00%	145	0	\$79	\$79	\$7	\$0	\$0	0.00%
2	ALLSTATE LIFE INSURANCE COMPANY OF NEW YOR	0.00%	125	0	\$622	\$623	\$0	\$100	\$100	16.05%
3	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	135	1	\$239	\$449	\$0	\$0	\$-16	-3.56%
4	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	17.46%	2	37,081	\$18,424,024	\$18,551,263	\$0	\$7,856,176	\$7,845,898	42.29%
5	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.00%	96	18	\$4,149	\$6,904	\$0	\$500	\$-2,431	-35.21%
6	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	117	4	\$916	\$916	\$0	\$0	\$-16	-1.75%
7	AMERICAN GENERAL LIFE INSURANCE CO	0.28%	32	1,009	\$291,330	\$293,014	\$0	\$335,958	\$249,680	85.21%
8	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.68%	18	1,401	\$718,022	\$711,392	\$0	\$259,203	\$242,217	34.05%
9	AMERICAN INCOME LIFE INSURANCE CO	0.00%	109	6	\$1,366	\$1,390	\$0	\$2,143	\$1,466	105.47%
10	AMERICAN NATIONAL INSURANCE COMPANY	0.01%	87	16	\$8,638	\$8,569	\$0	\$0	\$-925	-10.79%
11	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	122	1	\$724	\$731	\$0	\$0	\$0	0.00%
12	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	137	1	\$230	\$233	\$0	\$0	\$0	0.00%
13	AMERICAN STATES INSURANCE COMPANY	0.01%	78	24	\$13,659	\$37,909	\$0	\$8,320	\$-163,280	-430.72%
14	AMERICAN UNDERWRITERS LIFE INSURANCE COMP	0.00%	147	1	\$0	\$722	\$0	\$0	\$0	0.00%
15	AMERICAN UNITED LIFE INSURANCE COMPANY	0.01%	77	13	\$14,460	\$15,574	\$0	\$15,178	\$5,028	32.28%
16	AMERITAS LIFE INSURANCE CORP	0.15%	38	120	\$162,161	\$136,830	\$0	\$0	\$21,038	15.38%
17	ASSURITY LIFE INSURANCE COMPANY	0.68%	19	974	\$716,733	\$708,845	\$0	\$339,126	\$280,747	39.61%
18	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.06%	54	127	\$62,591	\$62,634	\$0	\$81,313	\$72,554	115.84%
19	ATHENE ANNUITY AND LIFE COMPANY	0.03%	63	46	\$26,410	\$31,195	\$0	\$208,718	\$175,710	563.26%
20	AUTO OWNERS LIFE INSURANCE COMPANY	0.08%	50	102	\$85,536	\$87,221	\$0	\$22,829	\$35,350	40.53%
21	AXA EQUITABLE LIFE INSURANCE COMPANY	0.40%	27	319	\$426,048	\$442,403	\$0	\$1,708,901	\$1,719,191	388.60%
22	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	95	6	\$4,602	\$4,781	\$0	\$11,368	\$11,557	241.73%
23	BANKERS LIFE AND CASUALTY COMPANY	0.08%	51	142	\$83,172	\$89,024	\$0	\$140,426	\$80,819	90.78%
24	BERKSHIRE LIFE INSURANCE COMPANY OF AMERIC	3.47%	8	1,925	\$3,667,115	\$3,633,100	\$0	\$585,529	\$2,364,587	65.08%
25	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.00%	101	359	\$3,095	\$3,101	\$0	\$5,067	\$5,160	166.40%
26	CANADA LIFE ASSURANCE COMPANY	0.05%	58	70	\$53,139	\$58,374	\$0	\$236,473	\$235,847	404.03%
27	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	120	0	\$875	\$875	\$0	\$0	\$-500	-57.14%
28	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.06%	53	409	\$62,884	\$63,756	\$0	\$3,276	\$3,002	4.71%
29	CENTRAL UNITED LIFE INSURANCE COMPANY	0.06%	57	139	\$58,761	\$59,051	\$0	\$35,559	\$35,446	60.03%
30	CENTRE LIFE INSURANCE COMPANY	0.15%	40	134	\$160,031	\$165,739	\$0	\$81,813	\$-3,569	-2.15%
31	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.04%	59	214	\$47,346	\$46,455	\$0	\$0	\$0	0.00%
32	CINCINNATI LIFE INSURANCE COMPANY THE	0.04%	61	36	\$38,624	\$39,895	\$0	\$0	\$10,573	26.50%
33	CMFG LIFE INSURANCE COMPANY	0.00%	107	15	\$1,913	\$1,946	\$0	\$2,267	\$627	32.22%
34	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	3.21%	9	6,646	\$3,383,898	\$3,394,356	\$0	\$1,533,274	\$1,559,109	45.93%
35	COLUMBUS LIFE INSURANCE COMPANY	0.00%	142	1	\$128	\$140	\$0	\$0	\$0	0.00%
36	COMBINED INSURANCE CO OF AMERICA	0.59%	21	1,827	\$623,640	\$626,727	\$0	\$202,597	\$201,270	32.11%
37	COMMERCIAL TRAVELERS MUTUAL INSURANCE CO	0.00%	98	304	\$3,748	\$3,860	\$0	\$1,086	\$1,086	28.13%
38	COMMONWEALTH ANNUITY AND LIFE INSURANCE C	0.01%	85	10	\$9,072	\$9,351	\$0	\$120,152	\$120,229	1285.73%
39	CONNECTICUT GENERAL LIFE INS CO	0.11%	44	109	\$119,242	\$131,428	\$0	\$380,433	\$239,900	182.53%
40	CONSECO LIFE INSURANCE CO	0.01%	90	11	\$7,448	\$7,228	\$0	\$12,200	\$12,640	174.88%
41	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	140	3	\$197	\$203	\$0	\$288	\$257	126.60%
42	CONTINENTAL ASSURANCE COMPANY	0.02%	65	17	\$22,745	\$22,745	\$0	\$56,000	\$-68,939	-303.10%
43	CONTINENTAL GENERAL INSURANCE COMPANY	0.02%	64	47	\$23,872	\$23,878	\$0	\$0	\$0	0.00%
44	COUNTRY LIFE INSURANCE COMPANY	0.23%	33	290	\$246,030	\$245,799	\$0	\$104,577	\$120,245	48.92%
45	EMC NATIONAL LIFE COMPANY	0.01%	83	20	\$10,775	\$13,353	\$0	\$13,782	\$14,964	112.06%
46	FARM BUREAU LIFE INSURANCE COMPANY OF MISSI	0.02%	69	47	\$19,658	\$20,859	\$0	\$8,804	\$11,878	56.94%
47	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	134	4	\$294	\$294	\$0	\$0	\$0	0.00%
48	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	111	4	\$1,300	\$1,034	\$0	\$0	\$0	0.00%
49	FEDERATED LIFE INSURANCE COMPANY	0.57%	22	597	\$603,453	\$616,837	\$0	\$238,320	\$264,080	42.81%
50	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.01%	92	94	\$7,281	\$7,266	\$0	\$0	\$0	0.00%
51	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.02%	68	7	\$19,683	\$8,331	\$0	\$0	\$6,899	82.81%
52	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COM	0.00%	141	2	\$161	\$183	\$0	\$8,821	\$8,817	4818.03%
53	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.34%	29	316	\$355,475	\$352,634	\$0	\$1,224,948	\$1,175,688	333.40%
54	GENWORTH LIFE AND ANNUITY INSURANCE COMPAN	0.00%	106	2	\$2,209	\$2,172	\$0	\$12,000	\$12,026	553.68%
55	GOLDEN RULE INSURANCE COMPANY	0.00%	110	12	\$1,351	\$1,390	\$0	\$0	\$0	0.00%
56	GREAT WEST LIFE ASSURANCE COMPANY	0.04%	60	77	\$45,217	\$46,853	\$0	\$69,757	\$70,109	149.64%
57	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.00%	128	1	\$438	\$438	\$0	\$0	\$0	0.00%
58	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	1.31%	16	812	\$1,386,760	\$1,389,314	\$22,002	\$1,390,186	\$1,556,055	112.00%
59	HARTFORD LIFE AND ACCIDENT INSURANCE COMP	0.02%	73	6	\$17,460	\$17,351	\$0	\$67,200	\$68,834	3958.47%
60	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	0.00%	121	5	\$834	\$413	\$0	\$218	\$833	201.69%
61	HARTFORD LIFE INSURANCE COMPANY	0.01%	88	3	\$8,397	\$8,495	\$0	\$0	\$0	0.00%
62	HCC LIFE INSURANCE COMPANY	-0.54%	147	19	\$-566,173	\$57,810	\$0	\$6,962,658	\$4,867,083	8419.10%
63	HORACE MANN LIFE INSURANCE COMPANY	0.01%	86	19	\$8,801	\$8,722	\$0	\$0	\$-738	-8.46%
64	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	1.53%	12	4,076	\$1,613,123	\$1,652,372	\$0	\$1,085,721	\$918,206	55.57%
65	INDEPENDENT ORDER OF FORESTERS THE	0.00%	114	13	\$1,078	\$1,078	\$0	\$0	\$0	0.00%
66	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & /	0.00%	112	10	\$1,213	\$1,413	\$0	\$0	\$0	0.00%
67	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.00%	146	1	\$11	\$11	\$0	\$3,413	\$-16,428	-149345.45%
68	INVESTORS LIFE INSURANCE COMPANY OF NORTH /	0.00%	127	3	\$455	\$477	\$0	\$0	\$-7	-1.47%
69	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.47%	23	514	\$494,695	\$499,766	\$0	\$751,779	\$751,779	150.43%
70	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	104	4	\$2,460	\$2,406	\$0	\$0	\$0	0.00%
71	JOHN ALDEN LIFE INSURANCE COMPANY	0.01%	79	14	\$13,214	\$13,323	\$0	\$6,916	\$7,455	55.96%
72	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.08%	48	86	\$89,342	\$95,136	\$76	\$22,477	\$22,477	23.63%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

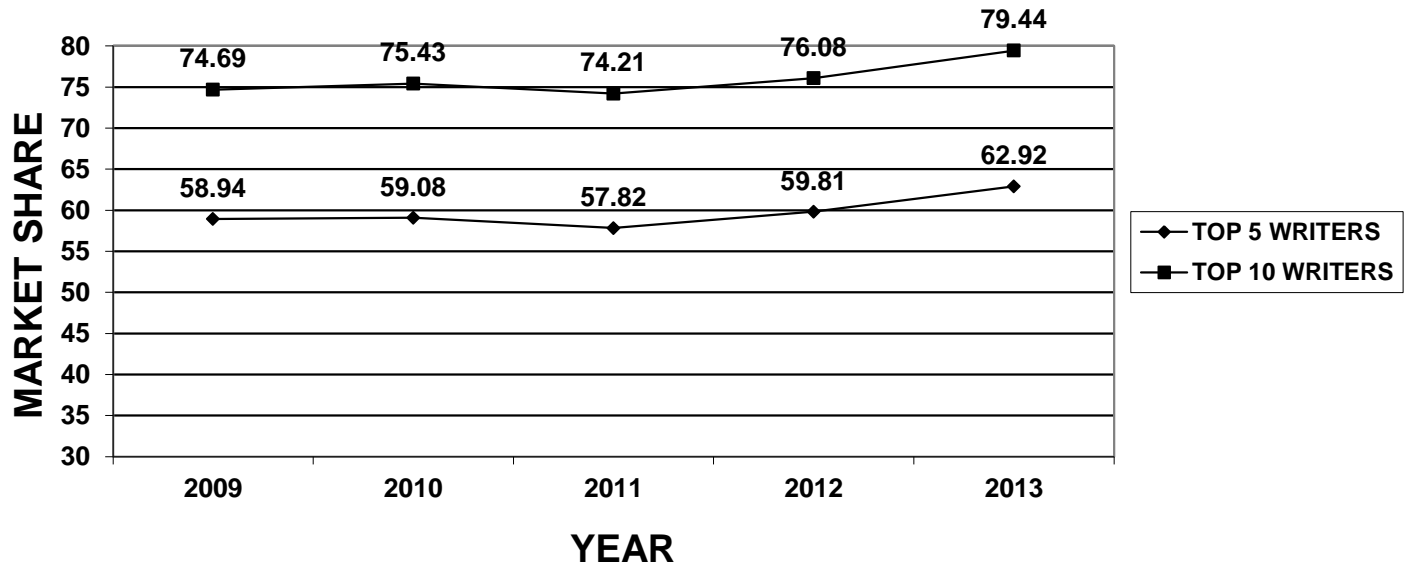
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	KANAWHA INSURANCE COMPANY	0.21%	35	157	\$222,460	\$222,460	\$0	\$22,299	\$32,283	14.51%
74	KANSAS CITY LIFE INSURANCE COMPANY	0.01%	75	33	\$15,592	\$16,153	\$0	\$39,700	\$20,477	126.77%
75	KNIGHTS OF COLUMBUS	0.02%	70	33	\$18,131	\$17,479	\$0	\$0	\$569	3.26%
76	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	130	2	\$391	\$391	\$0	\$0	\$0	0.00%
77	LEADERS LIFE INSURANCE COMPANY	0.16%	37	373	\$165,998	\$0	\$0	\$15,937	\$0	N/A
78	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.00%	132	2	\$313	\$271	\$0	\$0	\$0	0.00%
79	LIFESECURE INSURANCE COMPANY	0.00%	147	2	-\$141	-\$147	\$0	\$0	\$0	0.00%
80	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	124	1	\$639	\$685	\$0	\$0	\$0	0.00%
81	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.35%	28	271	\$369,595	\$417,574	\$0	\$293,757	\$448,787	107.47%
82	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	144	2	\$92	\$92	\$0	\$0	\$21	22.83%
83	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPA	6.87%	4	4,527	\$7,249,143	\$7,414,664	\$364,226	\$7,681,841	\$6,773,326	91.35%
84	MEDICO INSURANCE COMPANY	0.00%	102	8	\$2,686	\$2,859	\$0	\$1,429	-\$18,869	-659.99%
85	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.01%	80	87	\$12,771	\$12,767	\$0	\$2,500	\$2,500	19.58%
86	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.11%	45	101	\$113,029	\$123,496	\$0	\$40,083	\$617,256	499.82%
87	METROPOLITAN LIFE INSURANCE COMPANY	3.66%	6	1,973	\$3,860,551	\$3,847,087	\$0	\$1,382,797	\$2,501,530	65.02%
88	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	116	5	\$974	\$973	\$0	\$9,800	\$14,781	1519.12%
89	MINNESOTA LIFE INSURANCE COMPANY	0.64%	20	339	\$672,621	\$699,744	\$0	\$707,540	\$384,249	54.91%
90	MODERN WOODMEN OF AMERICA	0.00%	118	10	\$900	\$922	\$0	\$11,062	-\$7,189	-779.72%
91	MONUMENTAL LIFE INSURANCE COMPANY	0.01%	89	88	\$7,732	\$7,830	\$0	\$20	\$31	0.40%
92	MONY LIFE INSURANCE COMPANY	0.28%	31	262	\$296,641	\$313,092	\$108,445	\$96,836	\$73,089	23.34%
93	MTL INSURANCE COMPANY	0.00%	94	3	\$5,086	\$5,057	\$0	\$0	\$0	0.00%
94	MUTUAL OF OMAHA INSURANCE COMPANY	0.47%	24	784	\$491,560	\$501,715	\$0	\$387,937	\$517,712	103.19%
95	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.01%	91	24	\$7,324	\$7,481	\$0	\$16,000	\$16,000	213.88%
96	NATIONAL LIFE INSURANCE COMPANY	0.15%	41	162	\$153,081	\$183,133	\$0	\$152,313	\$162,926	88.97%
97	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE	0.43%	26	760	\$456,665	\$454,525	\$0	\$270,040	\$272,199	59.89%
98	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	113	3	\$1,095	\$1,097	\$0	\$7,200	\$7,200	656.34%
99	NEW ENGLAND LIFE INSURANCE COMPANY	0.12%	43	139	\$128,622	\$131,102	\$0	\$68,336	\$29,453	22.47%
100	NEW YORK LIFE INSURANCE COMPANY	0.44%	25	403	\$464,050	\$463,301	\$1,035	\$995,957	\$657,299	141.87%
101	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAI	21.51%	1	18,476	\$22,698,571	\$22,608,009	\$6,288,468	\$10,191,076	\$12,853,861	56.86%
102	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.22%	34	193	\$231,190	\$231,514	\$0	\$430,649	\$435,288	188.02%
103	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.14%	42	103	\$149,630	\$149,881	\$19,053	\$146,000	\$150,908	100.69%
104	OLD AMERICAN INSURANCE COMPANY	0.00%	129	4	\$437	\$440	\$0	\$0	\$8	1.82%
105	PAN-AMERICAN LIFE INSURANCE COMPANY	0.10%	46	74	\$105,775	\$98,742	\$0	\$335,407	\$303,410	307.28%
106	PAUL REVERE LIFE INSURANCE COMPANY	3.58%	7	2,391	\$3,780,455	\$3,979,997	\$0	\$5,165,818	\$4,892,477	122.93%
107	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.10%	47	68	\$101,533	\$111,362	\$0	\$63,362	\$308,999	277.47%
108	PENNSYLVANIA LIFE INSURANCE COMPANY	0.15%	39	1,421	\$161,467	\$161,467	\$0	\$182,561	\$182,561	113.06%
109	PHILADELPHIA AMERICAN LIFE INSURANCE COMPA	0.01%	82	25	\$10,964	\$11,118	\$0	\$5,602	\$5,230	47.04%
110	PHOENIX LIFE INSURANCE COMPANY	0.06%	55	104	\$61,633	\$12,974	\$0	\$121,007	\$81,724	629.91%
111	PHYSICIANS MUTUAL INSURANCE COMPANY	0.00%	115	5	\$1,022	\$1,022	\$0	\$5,200	\$5,004	489.63%
112	PRIMERICA LIFE INSURANCE COMPANY	0.00%	105	8	\$2,351	\$2,340	\$0	\$0	\$279	11.92%
113	PRINCIPAL LIFE INSURANCE COMPANY	5.73%	5	2,893	\$6,050,683	\$4,545,775	\$0	\$1,351,082	\$1,835,034	40.37%
114	PROFESSIONAL INSURANCE COMPANY	0.29%	30	358	\$308,731	\$308,425	\$0	\$91,214	\$85,730	27.80%
115	PROTECTIVE LIFE INSURANCE COMPANY	0.01%	76	14	\$14,706	\$14,614	\$0	\$11,260	\$16,007	109.53%
116	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP/	11.35%	3	20,444	\$11,983,787	\$12,143,704	\$0	\$7,855,143	\$8,965,482	73.83%
117	PROVIDENT LIFE AND CASUALTY INSURANCE COMP.	0.20%	36	98	\$214,610	\$216,363	\$0	\$155,687	\$170,079	78.61%
118	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	0.02%	66	68	\$21,429	\$21,695	\$0	\$16,327	\$16,327	75.26%
119	PYRAMID LIFE INSURANCE COMPANY	0.00%	119	2	\$894	\$907	\$0	\$628	\$747	82.36%
120	RELIASTAR LIFE INSURANCE COMPANY	0.00%	100	7	\$3,494	\$3,493	\$0	\$0	-\$8,137	-232.95%
121	RELIASTAR LIFE INSURANCE COMPANY OF NEW YOI	0.00%	138	1	\$209	\$196	\$0	\$0	\$0	0.00%
122	RESERVE NATIONAL INSURANCE COMPANY	0.00%	133	5	\$309	\$443	\$0	\$3,593	\$3,491	788.04%
123	RIVERSOURCE LIFE INSURANCE COMPANY	1.42%	14	1,585	\$1,500,947	\$1,500,747	\$0	\$412,279	\$414,405	27.61%
124	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	108	3	\$1,767	\$1,764	\$0	\$0	\$0	0.00%
125	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	136	1	\$233	\$252	\$0	\$0	\$0	0.00%
126	SECURITY MUTUAL LIFE INSURANCE COMPANY OF N	0.00%	126	2	\$543	\$544	\$0	\$0	\$0	0.00%
127	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	143	1	\$95	\$122	\$0	\$0	-\$7,377	-6046.72%
128	SHELTER LIFE INSURANCE COMPANY	0.08%	49	142	\$88,123	\$89,260	\$0	\$212,896	\$192,939	216.15%
129	STANDARD INSURANCE COMPANY	2.61%	10	1,576	\$2,749,935	\$2,818,487	\$0	\$568,753	\$403,162	14.30%
130	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.00%	123	8	\$678	\$701	\$0	\$3,526	\$2,970	423.68%
131	STATE FARM MUTUAL AUTOMOBILE INSURANCE COI	2.48%	11	5,690	\$2,617,152	\$2,566,789	\$0	\$1,162,641	\$755,930	29.45%
132	SYMETRA LIFE INSURANCE COMPANY	0.02%	74	25	\$16,114	\$16,757	\$0	\$3,293	\$2,386	14.24%
133	THRIVENT FINANCIAL FOR LUTHERANS	0.98%	17	1,596	\$1,029,762	\$1,032,928	\$147,649	\$533,000	\$961,044	93.04%
134	TIME INSURANCE COMPANY	0.00%	93	10	\$5,193	\$5,902	\$0	\$5,700	\$4,543	76.97%
135	TRANSAMERICA LIFE INSURANCE COMPANY	0.02%	72	66	\$17,488	\$17,815	\$0	\$17,283	\$16,895	94.84%
136	TRUSTMARK INSURANCE COMPANY	0.06%	56	228	\$59,574	\$59,889	\$0	\$56,898	\$45,370	75.76%
137	UNIFIED LIFE INSURANCE COMPANY	0.01%	84	15	\$9,687	\$10,024	\$0	\$52,097	\$50,216	500.96%
138	UNION CENTRAL LIFE INSURANCE COMPANY	1.35%	15	1,031	\$1,424,979	\$1,455,940	\$0	\$488,631	\$721,103	49.53%
139	UNITED AMERICAN INSURANCE COMPANY	0.00%	131	3	\$328	\$328	\$0	\$0	\$0	0.00%
140	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.02%	71	369	\$17,758	\$18,442	\$0	\$2,243	\$2,319	12.57%
141	UNITED INSURANCE COMPANY OF AMERICA	0.02%	67	124	\$20,770	\$20,720	\$0	\$9,907	\$9,099	43.91%
142	UNITED LIFE INSURANCE COMPANY	0.03%	62	39	\$35,793	\$37,819	\$0	\$10,500	\$3,145	8.32%
143	UNITED SECURITY LIFE AND HEALTH INSURANCE CC	0.00%	103	3	\$2,485	\$2,547	\$0	\$0	\$0	0.00%
144	UNITED TEACHER ASSOCIATES INSURANCE COMPAI	0.00%	99	20	\$3,737	\$3,742	\$0	\$13,147	\$12,350	330.04%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

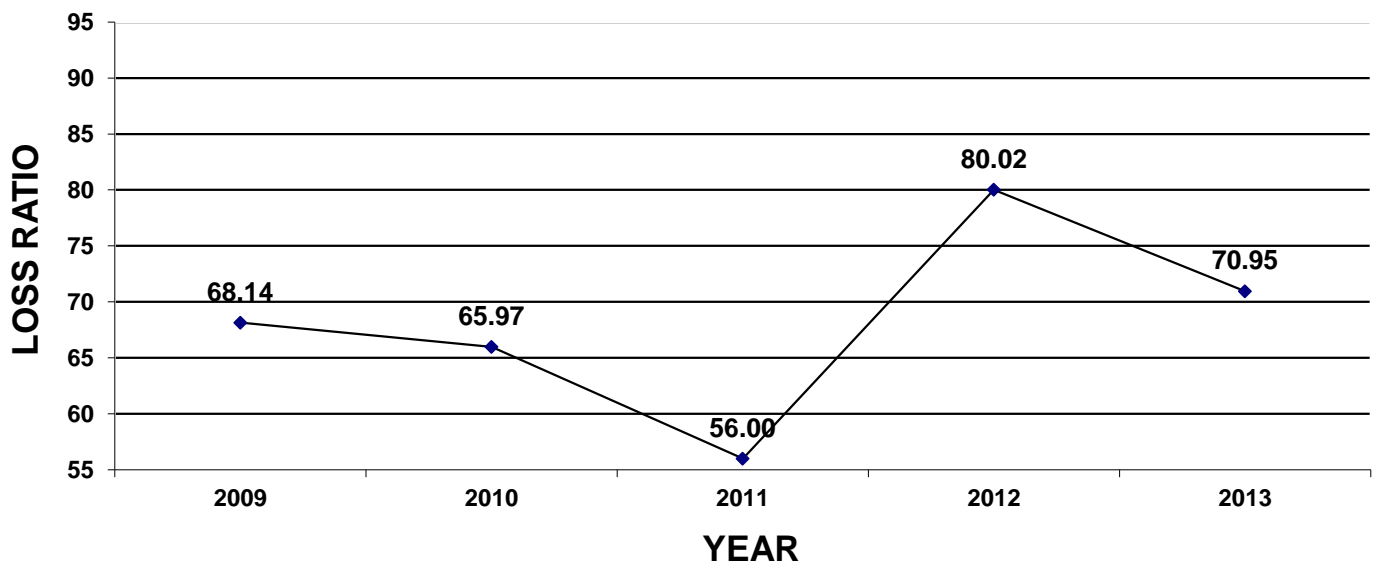
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
145	UNUM LIFE INSURANCE COMPANY OF AMERICA	1.44%	13	1,476	\$1,519,913	\$1,607,082	\$0	\$3,149,407	\$2,531,347	157.51%
146	USAA LIFE INSURANCE COMPANY	0.06%	52	53	\$63,179	\$64,082	\$0	\$61,156	\$14,780	23.06%
147	WASHINGTON NATIONAL INSURANCE COMPANY	0.01%	81	82	\$12,074	\$14,091	\$0	\$12,449	\$42,570	302.11%
148	WESTERN AND SOUTHERN LIFE INSURANCE COMPA	0.00%	139	69	\$198	\$198	\$0	\$0	\$0	0.00%
149	WOODMEN OF THE WORLD LIFE INSURANCE SOCIET	0.00%	97	2	\$4,039	\$4,023	\$0	\$0	\$0	0.00%
TOTAL		100.00%		132,281	\$105,542,504	\$105,371,718	\$6,950,961	\$71,328,656	\$74,759,002	70.95%

MISSOURI INDIVIDUAL DISABILITY INCOME INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

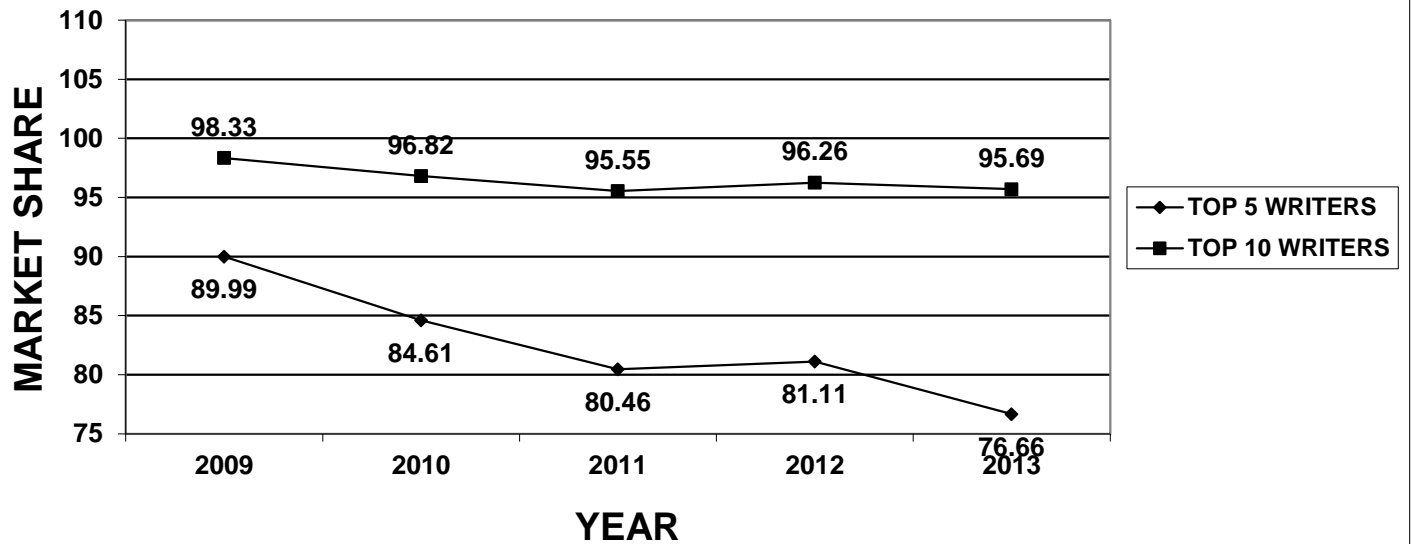


**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DENTAL**

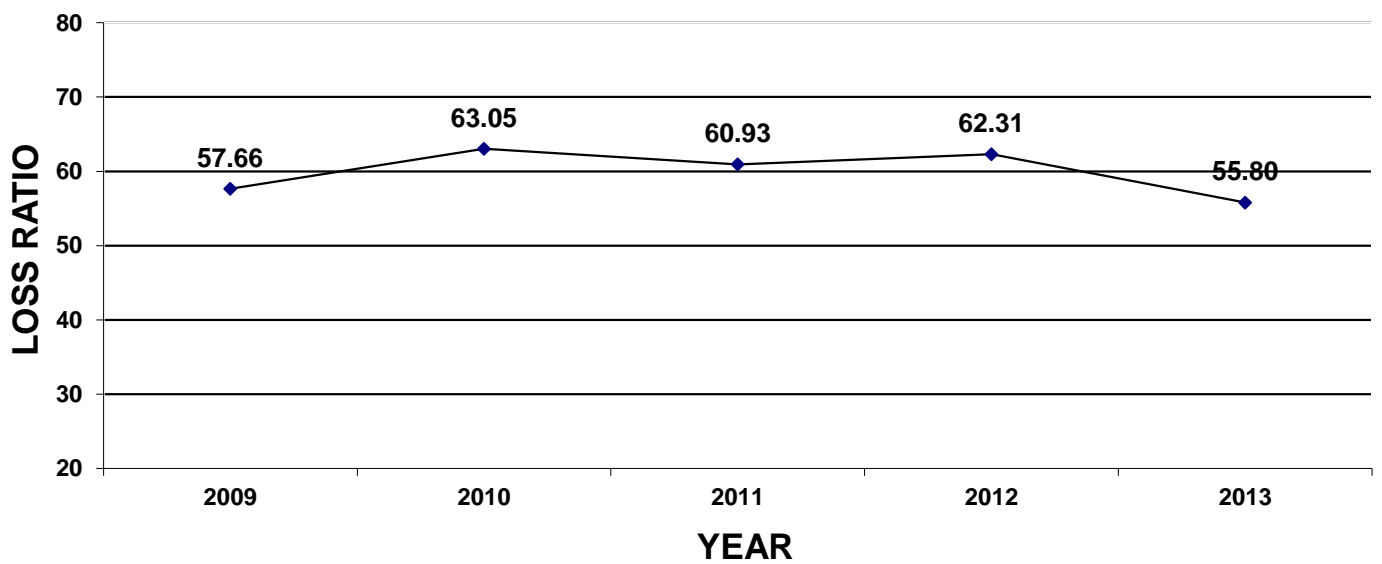
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	12.71%	4	11,444	\$3,351,605	\$3,349,372	\$0	\$1,097,136	\$1,092,104	32.61%
2	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.04%	25	31	\$9,238	\$9,363	\$0	\$6,994	\$7,046	75.25%
3	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.04%	24	25	\$9,901	\$9,914	\$0	\$4,766	\$4,320	43.57%
4	AMERICAN REPUBLIC INSURANCE COMPANY	0.47%	13	152	\$123,762	\$123,762	\$0	\$74,957	\$74,957	60.57%
5	AMERITAS LIFE INSURANCE CORP	0.46%	14	195	\$120,046	\$117,202	\$0	\$69,528	\$77,070	65.76%
6	AURIGEN REINSURANCE COMPANY OF AMERICA	0.02%	30	0	\$4,404	\$4,554	\$0	\$2,453	\$1,418	31.14%
7	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	14.05%	2	11,032	\$3,705,424	\$3,705,424	\$0	\$2,375,459	\$2,357,362	63.62%
8	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	36	4	\$833	\$841	\$0	\$400	\$415	49.35%
9	CHESAPEAKE LIFE INSURANCE COMPANY THE	1.04%	11	1,175	\$275,265	\$270,913	\$0	\$95,312	\$95,312	35.18%
10	CITIZENS SECURITY LIFE INS CO	0.12%	18	333	\$31,737	\$32,819	\$0	\$16,810	\$16,746	51.03%
11	CONSTITUTION LIFE INSURANCE COMPANY	0.36%	15	129	\$94,149	\$96,964	\$0	\$51,002	\$45,449	46.87%
12	CONTINENTAL GENERAL INSURANCE COMPANY	0.12%	19	72	\$31,421	\$31,518	\$0	\$26,187	\$26,398	83.76%
13	DENTEGRA INSURANCE COMPANY	13.15%	3	5,738	\$3,466,123	\$3,422,376	\$0	\$2,245,673	\$2,227,059	65.07%
14	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	39	0	\$0	-\$120	\$0	\$107,966	\$90,895	-75745.83%
15	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	39	0	\$0	\$0	\$0	\$386	\$430	N/A
16	GOLDEN RULE INSURANCE COMPANY	10.28%	5	7,980	\$2,711,441	\$2,688,129	\$0	\$1,541,455	\$1,638,819	60.97%
17	HEALTH CARE SERVICE CORPORATION	0.03%	27	62	\$7,218	\$7,218	\$0	\$94,886	\$94,897	1314.73%
18	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	26.46%	1	30,881	\$6,977,632	\$7,079,216	\$0	\$4,013,694	\$4,015,277	56.72%
19	HUMANA INSURANCE COMPANY	1.80%	10	2,395	\$473,907	\$473,907	\$0	\$285,325	\$348,160	73.47%
20	HUMANADENTAL INSURANCE COMPANY	6.28%	6	6,544	\$1,657,050	\$1,657,050	\$0	\$902,135	\$919,460	55.49%
21	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	37	1	\$345	\$391	\$0	\$1,000	\$871	222.76%
22	JOHN ALDEN LIFE INSURANCE COMPANY	0.01%	33	9	\$2,344	\$2,354	\$0	\$499	\$357	15.17%
23	KANAWHA INSURANCE COMPANY	0.23%	16	58	\$61,247	\$61,247	\$0	\$34,767	\$50,334	82.18%
24	MEDICO INSURANCE COMPANY	3.31%	8	2,223	\$872,820	\$889,867	\$0	\$354,550	\$174,973	19.66%
25	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.07%	22	67	\$17,669	\$17,522	\$0	\$12,271	\$12,290	70.14%
26	MUTUAL OF OMAHA INSURANCE COMPANY	0.05%	23	54	\$11,880	\$11,986	\$0	\$2,905	\$2,243	18.71%
27	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.03%	29	42	\$6,702	\$6,889	\$0	\$555	\$555	8.06%
28	OLD SURETY LIFE INSURANCE COMPANY	0.10%	21	52	\$27,367	\$27,031	\$0	\$20,777	\$20,684	76.52%
29	PENNSYLVANIA LIFE INSURANCE COMPANY	0.14%	17	100	\$36,208	\$36,633	\$0	\$13,697	\$6,859	18.72%
30	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.00%	38	8	\$171	\$91	\$0	\$0	\$0	0.00%
31	PHYSICIANS MUTUAL INSURANCE COMPANY	0.01%	31	12	\$3,478	\$3,260	\$0	\$16,633	\$16,738	513.44%
32	PYRAMID LIFE INSURANCE COMPANY	0.00%	35	4	\$1,065	\$1,080	\$0	\$187	\$222	20.56%
33	RENAISSANCE LIFE & HEALTH INSURANCE COMPAN	3.13%	9	1,885	\$824,635	\$824,635	\$0	\$614,985	\$614,985	74.58%
34	RESERVE NATIONAL INSURANCE COMPANY	0.80%	12	454	\$210,927	\$208,576	\$0	\$128,837	\$128,512	61.61%
35	STARMOUNT LIFE INSURANCE COMPANY	0.03%	26	46	\$9,030	\$8,215	\$0	\$4,067	\$4,220	51.37%
36	STONEBRIDGE LIFE INSURANCE COMPANY	0.01%	32	7	\$3,247	\$3,541	\$0	\$0	\$0	0.00%
37	TIME INSURANCE COMPANY	4.51%	7	5,728	\$1,189,161	\$1,164,628	\$0	\$544,906	\$542,703	46.60%
38	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	34	7	\$1,309	\$1,463	\$0	\$504	\$451	30.83%
39	UNITED CONCORDIA LIFE AND HEALTH INSURANCE I	0.11%	20	82	\$27,992	\$27,992	\$0	\$9,381	\$9,382	33.52%
40	UNITED SECURITY LIFE AND HEALTH INSURANCE CC	0.03%	28	8	\$6,886	\$7,078	\$0	\$2,935	\$2,935	41.47%
TOTAL		100.00%		89,039	\$26,365,639	\$26,384,901	\$0	\$14,775,980	\$14,722,908	55.80%

MISSOURI INDIVIDUAL DENTAL INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LIMITED BENEFIT**

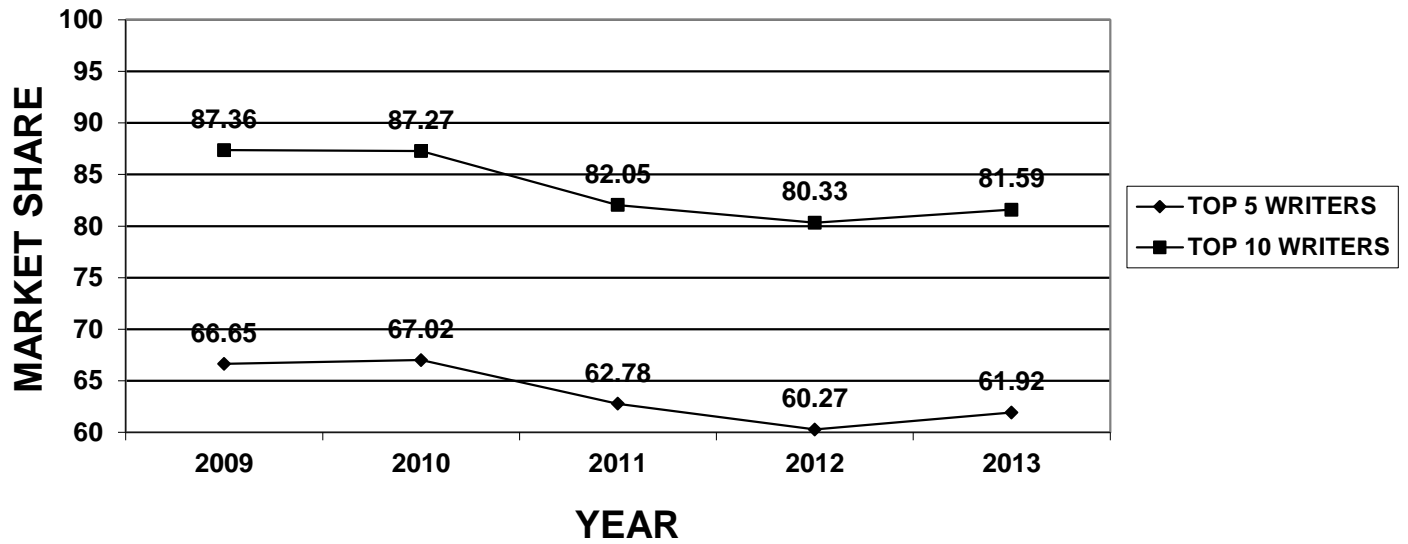
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	32.55%	1	53,731	\$11,487,819	\$11,597,290	\$0	\$5,349,220	\$5,388,470	46.46%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.00%	87	5	\$500	\$486	\$0	\$0	\$0	0.00%
3	AMERICAN FIDELITY ASSURANCE COMPANY	0.09%	39	88	\$32,120	\$31,689	\$0	\$22,776	\$20,766	65.53%
4	AMERICAN GENERAL LIFE INSURANCE CO	0.05%	43	2,071	\$18,404	\$18,582	\$0	\$13,217	\$9,346	50.30%
5	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.38%	27	350	\$132,449	\$132,477	\$0	\$43,894	\$45,251	34.16%
6	AMERICAN HOME LIFE INSURANCE COMPANY	0.00%	95	12	\$223	\$42	\$0	\$0	\$0	0.00%
7	AMERICAN INCOME LIFE INSURANCE CO	0.11%	37	264	\$38,224	\$40,635	\$0	\$42,310	\$48,303	118.87%
8	AMERICAN REPUBLIC INSURANCE COMPANY	0.52%	24	334	\$183,172	\$184,306	\$0	\$50,604	\$58,102	31.52%
9	AMERITAS LIFE INSURANCE CORP	0.00%	89	88	\$461	\$484	\$0	\$400	\$444	91.74%
10	ASSURITY LIFE INSURANCE COMPANY	0.98%	17	692	\$346,774	\$336,266	\$0	\$31,600	\$38,084	11.33%
11	ATLANTA LIFE INSURANCE COMPANY	0.00%	78	62	\$1,336	\$1,539	\$0	\$0	\$0	0.00%
12	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.27%	31	64	\$97,002	\$100,776	\$0	\$47,000	\$47,782	47.41%
13	BANKERS LIFE AND CASUALTY COMPANY	10.23%	2	3,210	\$3,611,664	\$3,562,795	\$561	\$1,819,041	\$2,118,614	59.46%
14	CATHOLIC FINANCIAL LIFE	0.00%	81	8	\$1,280	\$1,228	\$0	-\$12	\$0	0.00%
15	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	102	1	\$75	\$75	\$0	\$0	\$0	0.00%
16	CENTRAL UNITED LIFE INSURANCE COMPANY	0.32%	30	143	\$113,271	\$113,831	\$0	\$54,248	\$54,075	47.50%
17	CHESAPEAKE LIFE INSURANCE COMPANY THE	1.26%	12	6,008	\$445,646	\$440,213	\$0	\$110,370	\$134,507	30.55%
18	CICA LIFE INSURANCE COMPANY OF AMERICA	0.00%	103	1	\$69	\$69	\$0	\$0	\$0	0.00%
19	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	2.45%	11	2,664	\$864,748	\$862,988	\$0	\$489,719	\$505,499	58.58%
20	COMBINED INSURANCE CO OF AMERICA	6.59%	4	15,791	\$2,325,678	\$2,345,830	\$0	\$555,734	\$566,690	24.16%
21	COMMERCIAL TRAVELERS MUTUAL INSURANCE COI	0.01%	61	24	\$4,411	\$4,523	\$0	\$1,813	\$1,813	40.08%
22	COMPBENEFITS INSURANCE COMPANY	0.01%	65	20	\$3,115	\$3,115	\$0	\$315	\$317	10.18%
23	CONSECO LIFE INSURANCE CO	0.01%	66	8	\$2,988	\$3,981	\$0	\$280	\$338	8.49%
24	CONSTITUTION LIFE INSURANCE COMPANY	0.95%	18	71	\$334,039	\$344,029	\$0	\$104,525	\$93,145	27.07%
25	CONTINENTAL ASSURANCE COMPANY	0.00%	99	1	\$92	\$92	\$0	\$0	-\$3	-3.26%
26	CONTINENTAL CASUALTY COMPANY	0.00%	82	8	\$1,104	\$1,223	\$0	\$1,517	\$1,403	114.72%
27	CONTINENTAL GENERAL INSURANCE COMPANY	0.02%	56	18	\$6,786	\$6,834	\$0	\$200	\$213	3.12%
28	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	3.83%	8	2,241	\$1,351,398	\$1,343,089	\$0	\$617,431	\$613,130	45.65%
29	EQUITABLE LIFE & CASUALTY INSURANCE COMPAN'	4.76%	6	2,215	\$1,681,499	\$1,701,176	\$0	\$700,366	\$871,761	51.24%
30	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMI	0.00%	98	1	\$111	\$111	\$0	\$0	\$0	0.00%
31	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	83	4	\$676	\$675	\$0	\$204	\$227	33.63%
32	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.00%	94	9	\$244	\$325	\$0	\$913	\$913	280.92%
33	GENWORTH LIFE AND ANNUITY INSURANCE COMPAI	0.01%	62	14	\$4,031	\$3,964	\$0	\$0	\$0	0.00%
34	GERBER LIFE INSURANCE COMPANY	0.01%	60	35	\$4,765	\$4,766	\$0	\$553	\$574	12.04%
35	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.08%	40	46	\$26,624	\$25,135	\$0	\$87,961	\$110,003	437.65%
36	GOLDEN RULE INSURANCE COMPANY	0.46%	25	1,783	\$162,069	\$161,331	\$0	\$56,918	\$63,619	39.43%
37	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	104	1	\$40	\$41	\$0	\$0	-\$24	-58.54%
38	GUARANTEE TRUST LIFE INSURANCE COMPANY	4.49%	7	3,499	\$1,583,503	\$1,564,496	\$0	\$435,993	\$500,588	32.00%
39	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	0.01%	72	44	\$1,799	\$3,636	\$0	\$1,921	\$7,332	201.65%
40	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	1.10%	14	28,748	\$387,968	\$392,825	\$0	\$100,584	\$103,298	26.30%
41	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.85%	20	544	\$301,177	\$303,918	\$0	\$6,116	\$51,540	16.96%
42	HORACE MANN LIFE INSURANCE COMPANY	0.00%	92	0	\$319	\$319	\$0	\$0	\$1	0.31%
43	HUMANA INSURANCE COMPANY	1.14%	13	2,829	\$402,939	\$402,939	\$0	\$167,480	\$204,365	50.72%
44	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.03%	49	58	\$11,216	\$11,313	\$0	\$497	\$360	3.18%
45	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	88	2	\$496	\$405	\$0	\$0	-\$23	-5.68%
46	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	86	2	\$507	\$507	\$0	\$0	\$16	3.16%
47	KNIGHTS OF COLUMBUS	0.02%	53	22	\$8,544	\$11,558	\$0	\$4,444	\$125	1.08%
48	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.60%	22	863	\$213,113	\$213,277	\$0	\$55,875	\$56,979	26.72%
49	LIFE OF THE SOUTH INSURANCE COMPANY	0.06%	41	108	\$22,571	\$10,564	\$0	\$4,416	\$5,106	48.33%
50	LIFESECURE INSURANCE COMPANY	0.00%	76	3	\$1,405	\$2,032	\$0	\$0	\$148	7.28%
51	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.11%	35	31	\$39,656	\$38,345	\$0	\$36,796	\$37,044	96.61%
52	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	67	5	\$2,729	\$2,730	\$0	\$0	\$122	4.47%
53	MARKEL INSURANCE COMPANY	0.01%	69	3,640	\$2,289	\$2,189	\$0	\$0	-\$1,028	-46.96%
54	MEDICO CORP LIFE INSURANCE COMPANY	0.00%	79	2	\$1,322	\$1,271	\$0	\$0	-\$135	-10.62%
55	MEDICO INSURANCE COMPANY	0.63%	21	202	\$220,691	\$223,293	\$0	\$53,792	\$189,916	85.05%
56	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.04%	45	464	\$14,811	\$15,145	\$0	\$8,597	\$8,597	56.76%
57	METROPOLITAN LIFE INSURANCE COMPANY	0.00%	74	434	\$1,643	\$24,003	\$0	\$1,347	\$1,333	5.55%
58	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.00%	100	3	\$87	\$80	\$0	\$0	\$0	0.00%
59	MONUMENTAL LIFE INSURANCE COMPANY	0.11%	38	400	\$37,506	\$37,699	\$0	\$16,793	\$16,189	42.94%
60	MONY LIFE INSURANCE COMPANY	0.00%	84	16	\$650	\$686	\$237	\$0	\$0	0.00%
61	MUTUAL OF OMAHA INSURANCE COMPANY	0.11%	36	279	\$38,934	\$38,998	\$0	\$9,928	\$12,940	33.18%
62	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	100	2	\$87	\$86	\$0	\$0	\$0	0.00%
63	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	1.03%	16	134,508	\$363,177	\$371,471	\$0	\$200,389	\$200,389	53.94%
64	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE	0.00%	91	1	\$320	\$319	\$0	\$0	\$0	0.00%
65	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWI	0.02%	57	3	\$6,664	\$7,283	\$0	\$2,220	\$1,838	25.24%
66	NEW YORK LIFE INSURANCE COMPANY	0.02%	54	31	\$8,164	\$8,011	\$0	\$4,850	\$3,988	49.78%
67	OLD AMERICAN INSURANCE COMPANY	0.03%	51	117	\$9,669	\$9,861	\$0	\$75,077	\$30,551	309.82%
68	PAUL REVERE LIFE INSURANCE COMPANY	0.03%	50	82	\$11,090	\$11,302	\$0	\$1,897	\$6,885	60.92%
69	PENNSYLVANIA LIFE INSURANCE COMPANY	0.34%	28	395	\$120,561	\$120,561	\$0	\$13,380	\$13,380	11.10%
70	PERICO LIFE INSURANCE COMPANY	0.01%	68	22	\$2,392	\$2,377	\$0	\$0	\$0	0.00%
71	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.90%	19	289	\$318,379	\$308,313	\$0	\$116,072	\$151,152	49.03%
72	PHYSICIANS MUTUAL INSURANCE COMPANY	3.39%	9	3,677	\$1,197,858	\$1,212,482	\$0	\$696,980	\$673,245	55.53%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LIMITED BENEFIT**

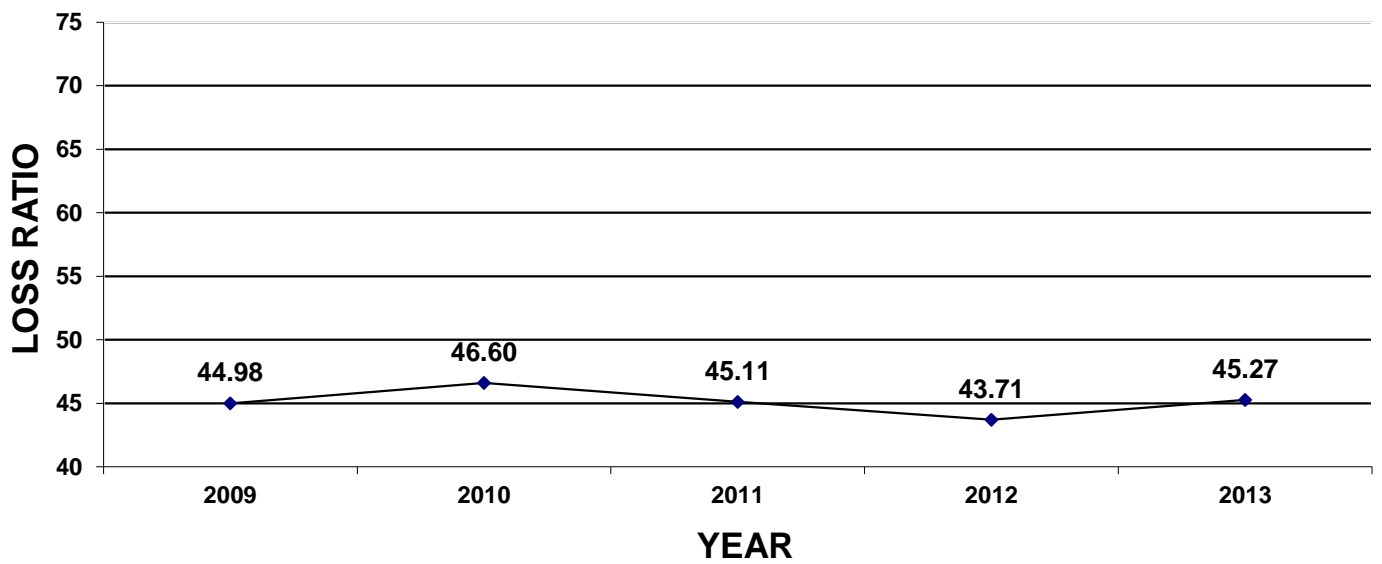
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	PRIMERICA LIFE INSURANCE COMPANY	0.01%	70	4	\$2,031	\$1,981	\$0	\$0	\$231	11.66%
74	PROFESSIONAL INSURANCE COMPANY	0.04%	47	47	\$12,679	\$12,666	\$0	\$10,707	\$10,088	79.65%
75	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	96	4	\$180	\$180	\$0	\$0	\$0	0.00%
76	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP/	0.14%	32	182	\$50,796	\$50,596	\$0	\$15,620	\$7,177	14.18%
77	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	0.00%	77	21	\$1,400	\$1,488	\$0	\$211	\$166	11.16%
78	PYRAMID LIFE INSURANCE COMPANY	0.00%	80	20	\$1,297	\$1,317	\$0	\$56	\$67	5.09%
79	RELIABLE LIFE INSURANCE COMPANY	0.04%	46	243	\$13,423	\$13,356	\$0	\$1,014	\$674	5.05%
80	RESERVE NATIONAL INSURANCE COMPANY	6.81%	3	3,587	\$2,402,925	\$2,321,556	\$0	\$867,593	\$1,047,487	45.12%
81	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	73	4	\$1,732	\$1,869	\$0	\$40	\$48	2.57%
82	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	107	0	\$0	\$2	\$0	\$0	-\$29	-1450.00%
83	SHELTER LIFE INSURANCE COMPANY	0.00%	106	0	\$20	\$31	\$0	\$0	\$0	0.00%
84	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	97	53	\$169	\$169	\$0	\$300	\$300	177.51%
85	SONS OF NORWAY	0.00%	105	1	\$37	\$40	\$0	\$0	\$0	0.00%
86	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.58%	23	581	\$205,046	\$189,603	\$0	\$39,515	\$23,674	12.49%
87	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	5.74%	5	9,199	\$2,025,163	\$2,062,431	\$618	\$1,223,691	\$1,084,653	52.59%
88	STONEBRIDGE LIFE INSURANCE COMPANY	0.14%	33	338	\$47,922	\$52,267	\$0	\$33,878	\$38,575	73.80%
89	THRIVENT FINANCIAL FOR LUTHERANS	0.03%	52	95	\$9,479	\$9,696	\$3,288	\$3,049	\$3,059	31.55%
90	TIME INSURANCE COMPANY	0.00%	85	12	\$514	\$523	\$0	\$0	-\$266	-50.86%
91	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP/	0.00%	93	2	\$280	\$291	\$0	\$86	\$41	14.09%
92	TRANSAMERICA LIFE INSURANCE COMPANY	0.02%	55	91	\$7,866	\$7,870	\$0	\$15,463	\$10,601	134.70%
93	TRUSTMARK INSURANCE COMPANY	0.02%	59	3	\$5,641	\$5,664	\$0	\$0	\$0	0.00%
94	UNIFIED LIFE INSURANCE COMPANY	0.01%	63	14	\$3,635	\$3,725	\$0	\$0	\$0	0.00%
95	UNION FIDELITY LIFE INSURANCE COMPANY	0.02%	58	27	\$6,519	\$6,596	\$0	\$300	\$185	2.80%
96	UNITED AMERICAN INSURANCE COMPANY	3.20%	10	715	\$1,128,083	\$1,139,303	\$0	\$435,585	\$505,693	44.39%
97	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.42%	26	282	\$148,861	\$148,923	\$0	\$44,226	\$42,154	28.31%
98	UNITED INSURANCE COMPANY OF AMERICA	0.06%	42	157	\$22,375	\$22,301	\$0	\$5,177	\$4,549	20.40%
99	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.32%	29	149	\$113,486	\$117,268	\$0	\$33,598	\$32,238	27.49%
100	UNITED SECURITY ASSURANCE COMPANY OF PENN:	0.03%	48	9	\$11,620	\$12,506	\$0	\$1,374	\$1,374	10.99%
101	UNITED TEACHER ASSOCIATES INSURANCE COMPAI	0.00%	75	8	\$1,446	\$1,452	\$0	\$1,700	\$1,719	118.39%
102	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	90	5	\$359	\$359	\$0	\$17,098	\$0	0.00%
103	USAA LIFE INSURANCE COMPANY	0.01%	64	7	\$3,198	\$3,238	\$0	\$2,400	\$2,410	74.43%
104	USABLE LIFE	1.09%	15	1,265	\$385,869	\$385,869	\$0	\$113,614	\$113,614	29.44%
105	WASHINGTON NATIONAL INSURANCE COMPANY	0.11%	34	192	\$40,381	\$41,317	\$0	\$19,472	\$3,942	9.54%
106	WESTERN AND SOUTHERN LIFE INSURANCE COMPA	0.01%	71	13	\$1,936	\$1,936	\$0	\$0	\$0	0.00%
107	WOODMEN OF THE WORLD LIFE INSURANCE SOCIET	0.05%	44	33	\$16,279	\$16,214	\$0	\$7,405	\$7,094	43.75%
TOTAL		100.00%		290,774	\$35,291,790	\$35,364,908	\$4,704	\$15,111,733	\$16,011,121	45.27%

MISSOURI INDIVIDUAL LIMITED BENEFIT INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

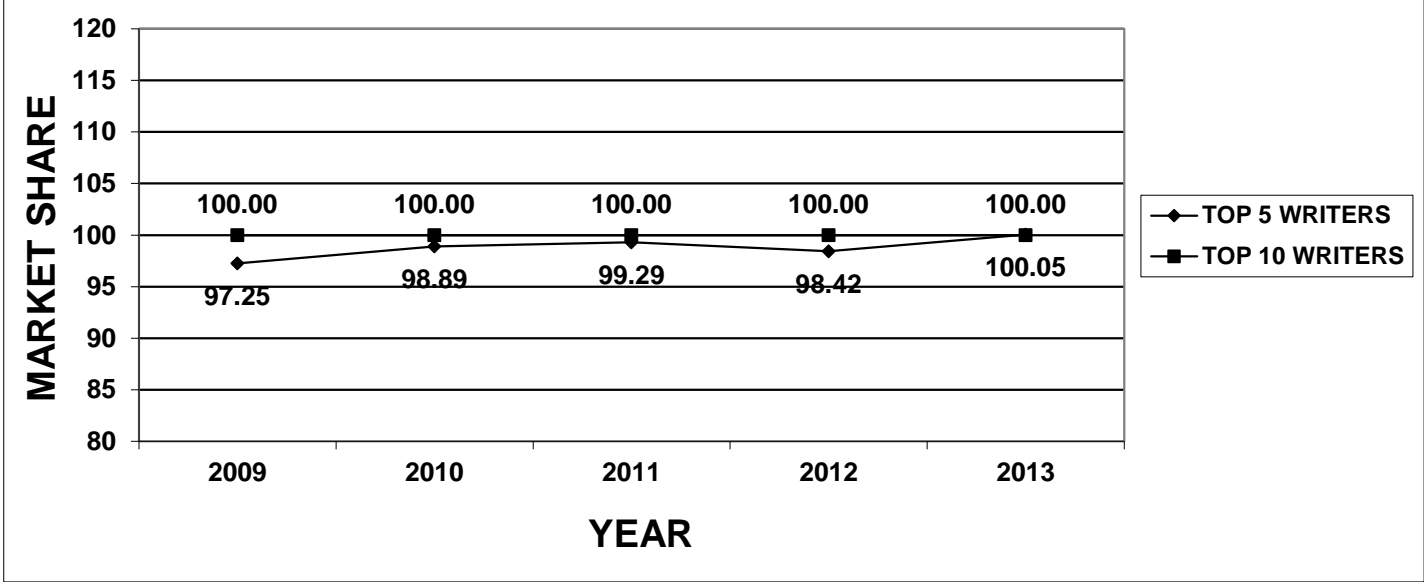


**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SHORT TERM CREDIT DISABILITY**

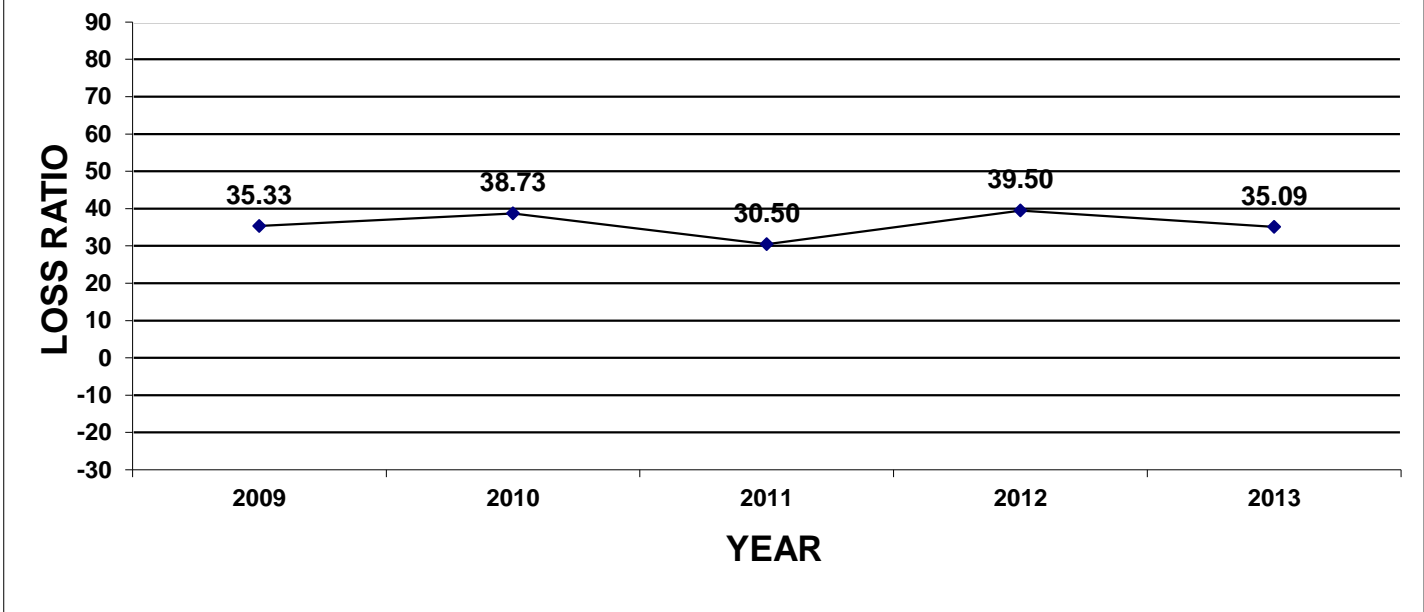
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FEDERATED LIFE INSURANCE COMPANY	51.50%	1	9,170	\$789,822	\$720,136	\$0	\$162,852	\$151,445	21.03%
2	AMERICAN NATIONAL INSURANCE COMPANY	15.52%	3	1,648	\$238,017	\$278,441	\$0	\$121,788	\$179,898	64.61%
3	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.12%	5	0	\$1,809	\$2,166	\$0	\$1,292	-\$1,918	-88.55%
4	CHEROKEE NATIONAL LIFE INSURANCE COMPANY	0.35%	4	44	\$5,433	\$11,486	\$0	\$15,560	\$13,433	116.95%
5	SHELTER LIFE INSURANCE COMPANY	-0.05%	6	26	-\$816	\$5,820	\$0	\$216	\$216	3.71%
6	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	32.56%	2	2,045	\$499,304	\$361,962	\$0	\$82,976	\$141,175	39.00%
TOTAL		100.00%		12,933	\$1,533,569	\$1,380,011	\$0	\$384,684	\$484,249	35.09%

MISSOURI INDIVIDUAL SHORT TERM CREDIT DISABILITY INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

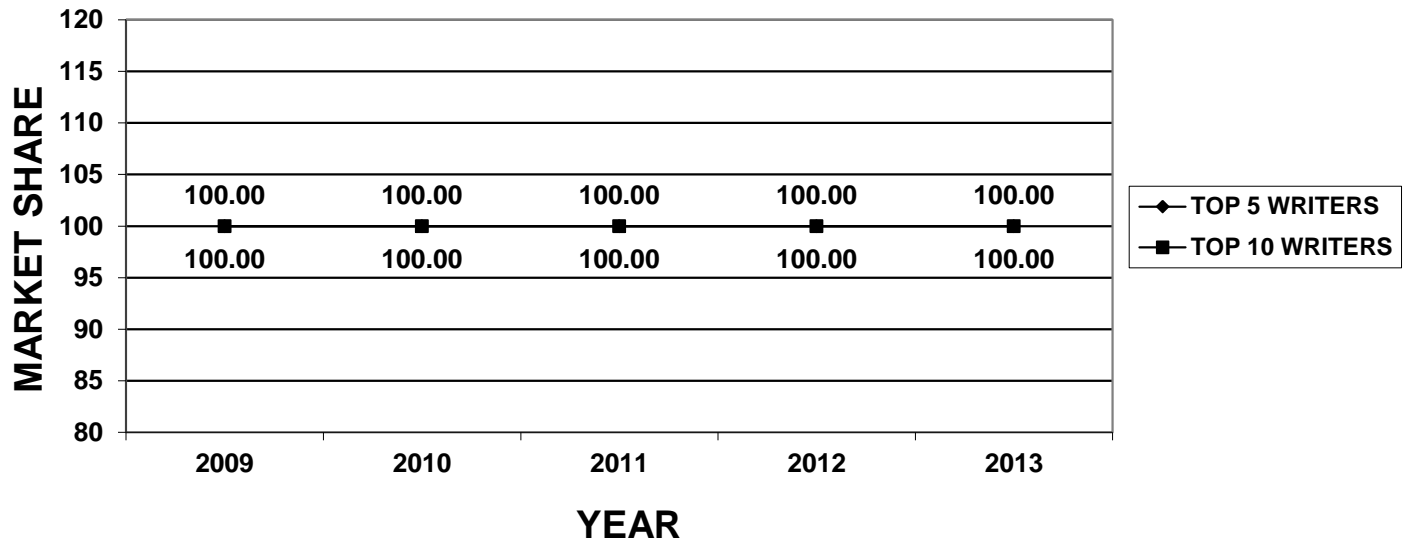


**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LONG TERM CREDIT DISABILITY**

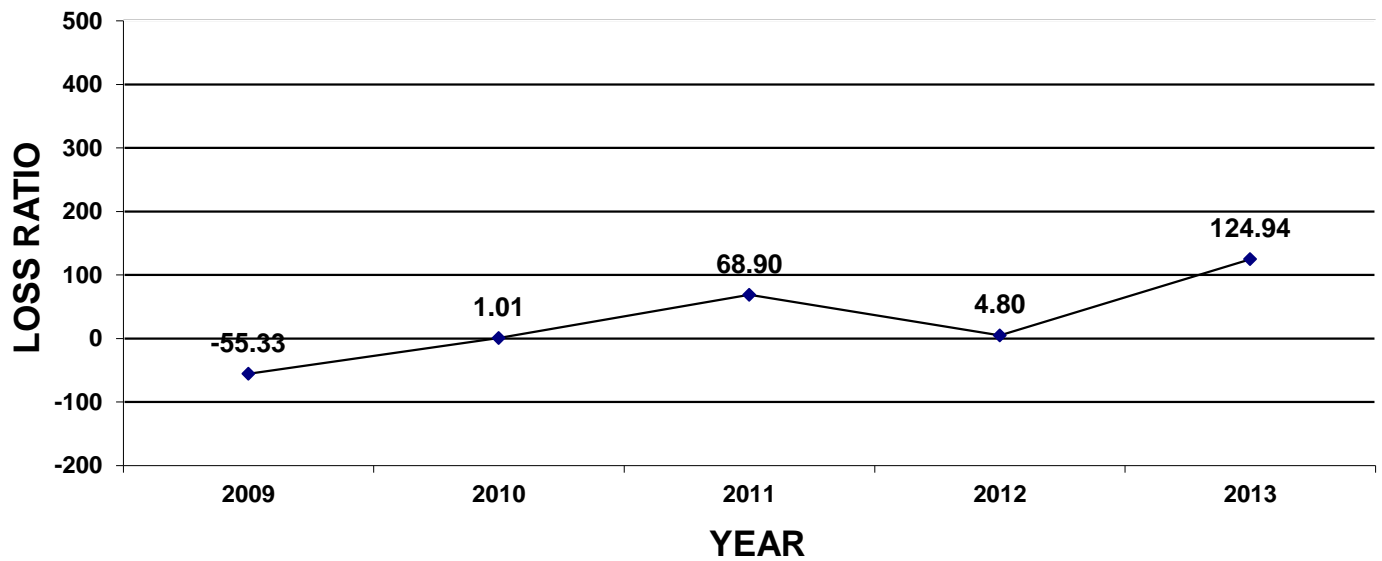
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INSURANCE COMPANY OF FLO	0.00%	2	0	\$0	\$0	\$0	\$0	\$8	N/A
2	PROTECTIVE LIFE INSURANCE COMPANY	100.00%	1	211	\$16,742	\$36,016	\$0	\$26,972	\$44,990	124.92%
TOTAL		100.00%		211	\$16,742	\$36,016	\$0	\$26,972	\$44,998	124.94%

MISSOURI INDIVIDUAL LONG TERM CREDIT DISABILITY INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

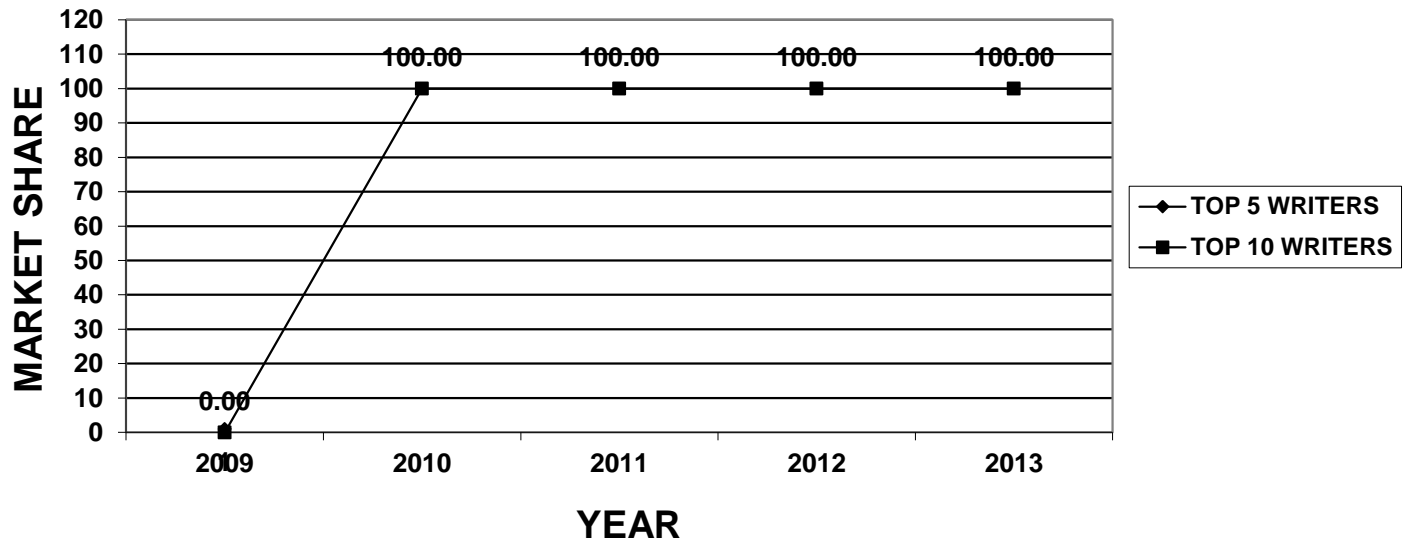


**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL STOP LOSS**

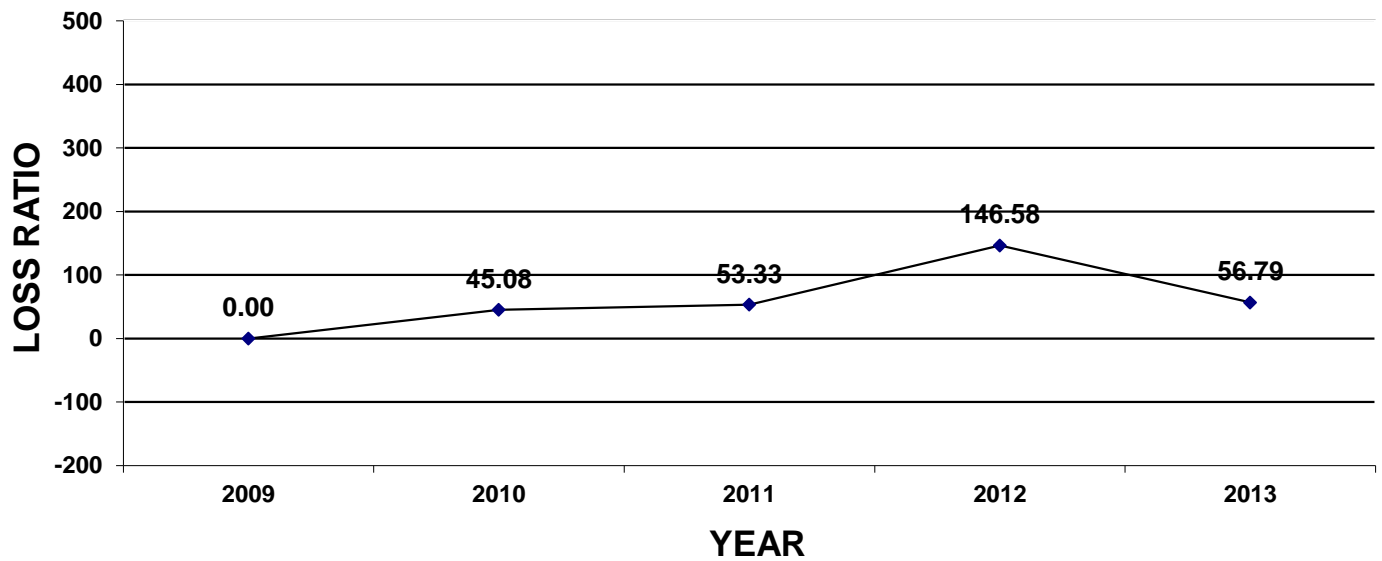
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN ALTERNATIVE INSURANCE C	27.94%	3	6,447	\$417,279	\$417,279	\$0	\$209,104	\$331,764	79.51%
2	HEALTH CARE SERVICE CORPORATION	33.41%	2	15,432	\$498,935	\$498,935	\$0	\$13,009	\$390,851	78.34%
3	HUMANA INSURANCE COMPANY	38.65%	1	1,416	\$577,326	\$577,326	\$0	\$125,606	\$125,606	21.76%
TOTAL		100.00%		23,295	\$1,493,540	\$1,493,540	\$0	\$347,719	\$848,221	56.79%

MISSOURI INDIVIDUAL STOP LOSS INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

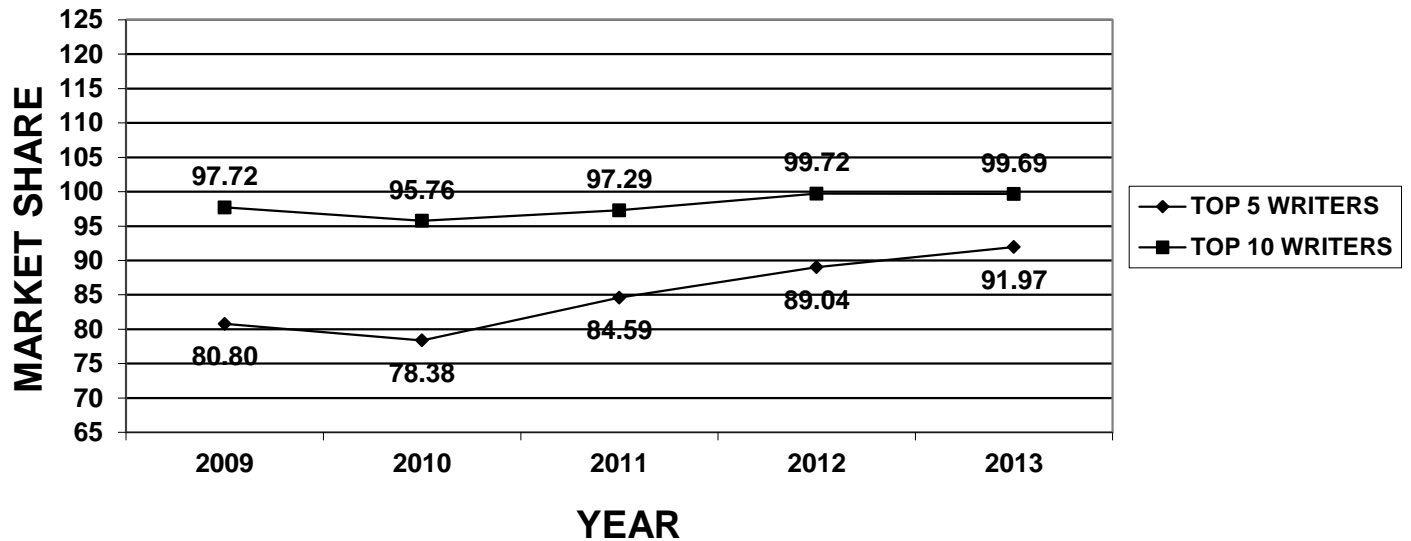


**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE PART D**

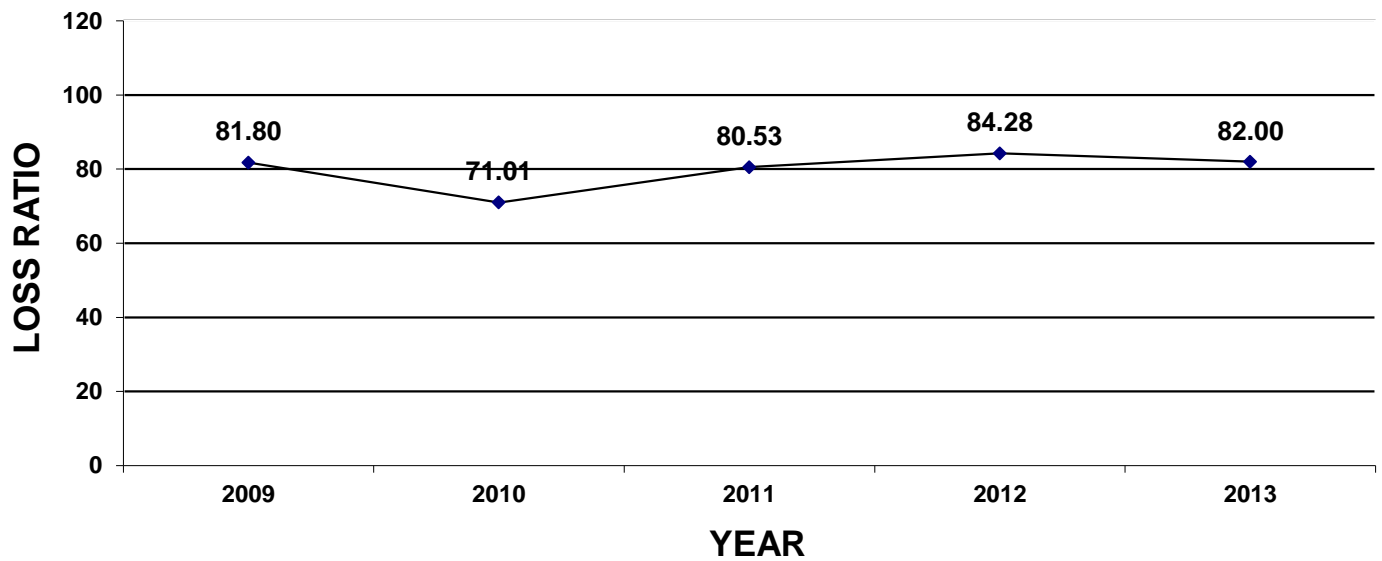
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACCENDO INSURANCE COMPANY	0.00%	13	0	\$2,833	\$4,236	\$0	-\$3,080	-\$14,031	-331.23%
2	AETNA LIFE INSURANCE COMPANY	4.28%	6	11,599	\$12,751,332	\$13,087,553	\$0	\$11,866,816	\$12,178,459	93.05%
3	ANTHEM INSURANCE COMPANIES INC	8.67%	4	19,286	\$25,802,790	\$24,920,052	\$0	\$20,273,371	\$20,409,500	81.90%
4	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	1.46%	7	2,244	\$4,342,192	\$4,342,192	\$0	\$3,669,115	\$3,528,041	81.25%
5	ENVISION INSURANCE COMPANY	0.30%	11	597	\$904,678	\$904,678	\$0	\$910,754	\$913,396	100.96%
6	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	13.83%	3	45,247	\$41,165,764	\$41,395,899	\$0	\$41,860,603	\$41,908,472	101.24%
7	HEALTHSPRING LIFE & HEALTH INSURANCE COMPANY	1.02%	8	2,493	\$3,035,747	\$3,035,747	\$0	\$2,428,474	\$2,386,294	78.61%
8	HUMANA INSURANCE COMPANY	24.91%	2	88,380	\$74,151,753	\$76,199,974	\$0	\$56,834,727	\$57,019,757	74.83%
9	PENNSYLVANIA LIFE INSURANCE COMPANY	0.36%	10	0	\$1,075,010	\$307,076	\$0	-\$22,899,774	-\$2,298,976	-748.67%
10	SIERRA HEALTH AND LIFE INSURANCE COMPANY INC	0.00%	14	0	\$0	-\$11,665	\$0	\$268	\$268	-2.30%
11	SILVERSCRIPT INSURANCE COMPANY	40.02%	1	91,697	\$119,121,631	\$113,115,432	\$0	\$82,808,918	\$89,051,500	78.73%
12	STERLING LIFE INSURANCE COMPANY	0.01%	12	37	\$25,967	\$46,014	\$0	\$31,909	\$36,640	79.63%
13	UNICARE LIFE & HEALTH INSURANCE COMPANY	-0.01%	14	47	-\$25,094	-\$28,039	\$0	-\$30,956	-\$27,783	99.09%
14	UNITED AMERICAN INSURANCE COMPANY	0.60%	9	1,379	\$1,784,991	\$1,807,468	\$0	\$1,420,698	\$1,458,416	80.69%
15	WELLCARE PRESCRIPTION INSURANCE INC	4.53%	5	14,648	\$13,484,029	\$13,484,029	\$0	\$13,822,975	\$13,376,209	99.20%
TOTAL		100.00%		277,654	\$297,623,623	\$292,610,646	\$0	\$212,994,818	\$239,926,162	82.00%

MISSOURI INDIVIDUAL MEDICARE PART D INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

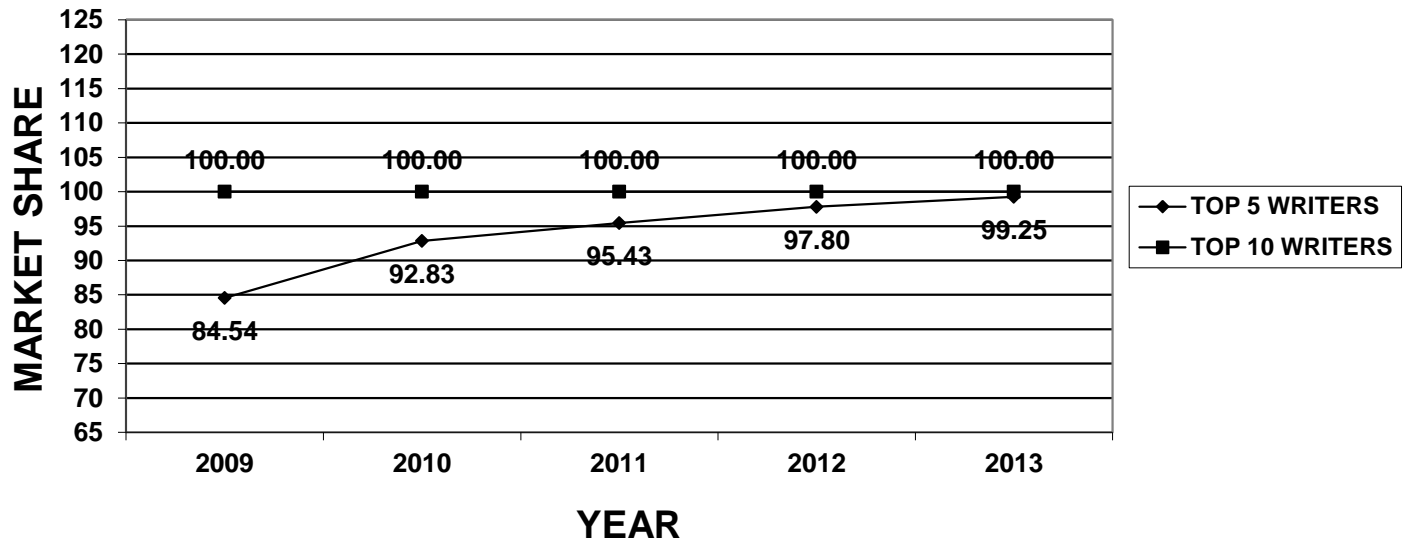


2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

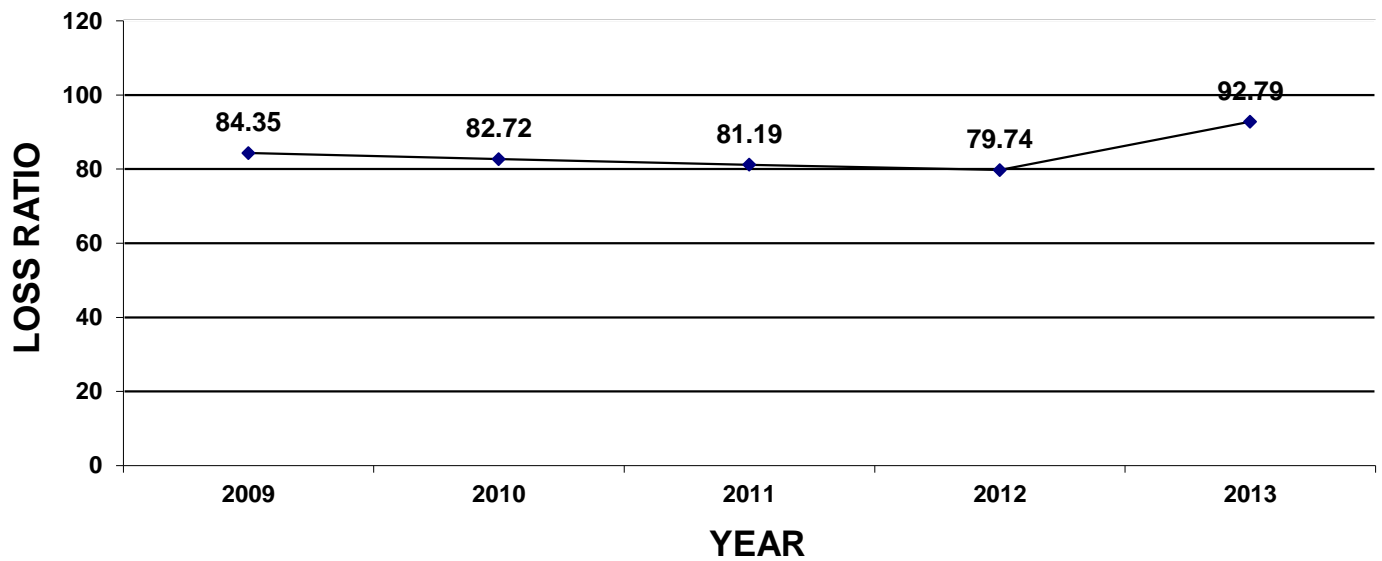
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	2.12%	4	1,265	\$14,679,059	\$14,676,874	\$0	\$12,341,066	\$12,482,829	85.05%
2	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURANCE COMPANY	0.00%	8	1	\$30	\$32	\$0	\$141	\$141	440.63%
3	ANTHEM INSURANCE COMPANIES INC	0.76%	6	436	\$5,295,707	\$5,313,544	\$0	\$5,011,724	\$4,837,774	91.05%
4	CARE IMPROVEMENT PLUS SOUTH CENTRAL INSURANCE COMPANY	41.39%	1	23,668	\$286,613,991	\$283,765,805	\$0	\$299,413,577	\$298,888,020	105.33%
5	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	21.72%	3	16,667	\$150,396,357	\$150,396,357	\$0	\$137,854,524	\$137,972,013	91.74%
6	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	9	0	-\$980	-\$980	\$0	-\$9,500	-\$9,500	969.39%
7	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	-0.01%	9	0	-\$73,697	-\$73,697	\$0	\$55,074	\$46,043	-62.48%
8	HUMANA INSURANCE COMPANY	33.23%	2	23,690	\$230,131,849	\$236,841,158	\$0	\$187,465,342	\$188,018,709	79.39%
9	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.00%	9	0	\$0	\$0	\$0	\$6,988	\$6,988	N/A
10	PYRAMID LIFE INSURANCE COMPANY	0.80%	5	542	\$5,506,436	\$5,497,323	\$0	\$4,032,440	\$4,023,519	73.19%
11	STERLING LIFE INSURANCE COMPANY	0.00%	7	0	\$80	\$100,898	\$0	\$148,898	\$63,361	62.80%
TOTAL		100.00%		66,269	\$692,548,832	\$696,517,314	\$0	\$646,320,274	\$646,329,897	92.79%

MISSOURI INDIVIDUAL MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AAA LIFE INSURANCE COMPANY	0.02%	127	813	\$444,084	\$454,880	\$0	\$136,293	\$115,099	25.30%
2	ABILITY INSURANCE COMPANY	0.12%	69	1,570	\$2,818,518	\$2,882,944	\$0	\$4,141,853	\$4,056,928	140.72%
3	ACACIA LIFE INSURANCE CO	0.00%	299	0	\$79	\$79	\$7	\$0	\$0	0.00%
4	ACCENDO INSURANCE COMPANY	0.00%	255	0	\$2,833	\$4,236	\$0	-\$3,080	-\$14,031	-331.23%
5	ACE AMERICAN INSURANCE COMPANY	0.00%	241	64	\$4,893	\$4,893	\$0	\$0	\$3,473	70.98%
6	AETNA LIFE INSURANCE COMPANY	1.54%	12	16,013	\$36,780,992	\$37,246,217	\$0	\$31,644,454	\$32,087,031	86.15%
7	ALLIANZ LIFE INSURANCE COMPANY OF NE	0.00%	238	2	\$5,353	\$5,353	\$0	\$0	\$0	0.00%
8	ALLIANZ LIFE INSURANCE COMPANY OF NO	0.20%	54	3,560	\$4,803,760	\$4,765,438	\$0	\$2,034,067	\$2,092,529	43.91%
9	ALLSTATE LIFE INSURANCE COMPANY	0.00%	240	6	\$4,901	\$1,947	\$0	\$17,845	\$17,845	916.54%
10	ALLSTATE LIFE INSURANCE COMPANY OF N	0.00%	273	5	\$924	\$935	\$0	\$100	\$100	10.70%
11	AMERICAN ALTERNATIVE INSURANCE CORP	0.02%	130	6,447	\$417,279	\$417,279	\$0	\$209,104	\$331,764	79.51%
12	AMERICAN BANKERS INSURANCE COMPAN	0.00%	305	0	\$0	\$0	\$0	\$0	\$8	N/A
13	AMERICAN BANKERS LIFE ASSURANCE OF I	0.00%	269	14,772	\$1,179	\$1,389	\$0	\$0	-\$371	-26.71%
14	AMERICAN CONTINENTAL INSURANCE COM	0.33%	39	2,596	\$7,937,987	\$7,836,315	\$0	\$5,433,904	\$5,721,955	73.02%
15	AMERICAN FAMILY LIFE ASSURANCE COMP	4.02%	7	432,091	\$96,386,835	\$96,908,855	\$0	\$45,992,142	\$48,986,041	50.55%
16	AMERICAN FAMILY MUTUAL INSURANCE CC	0.60%	22	3,683	\$14,325,859	\$13,759,644	\$0	\$9,422,748	\$8,801,166	63.96%
17	AMERICAN FEDERATED LIFE INSURANCE CO	0.03%	112	9,170	\$789,822	\$720,136	\$0	\$162,852	\$151,445	21.03%
18	AMERICAN FIDELITY ASSURANCE COMPAN	0.23%	50	17,225	\$5,400,762	\$5,257,401	\$0	\$2,125,624	\$2,529,597	48.11%
19	AMERICAN GENERAL LIFE INSURANCE CO	0.11%	74	10,782	\$2,532,608	\$2,549,937	\$0	\$1,657,759	\$1,785,626	70.03%
20	AMERICAN HEALTH AND LIFE INSURANCE C	0.00%	285	10	\$493	\$493	\$0	\$100	\$77	15.62%
21	AMERICAN HERITAGE LIFE INSURANCE COA	0.16%	61	13,655	\$3,737,723	\$3,719,218	\$0	\$3,186,194	\$3,100,608	83.37%
22	AMERICAN HOME ASSURANCE COMPANY	0.00%	217	18	\$12,177	\$10,103	\$0	\$0	-\$139	-1.38%
23	AMERICAN HOME LIFE INSURANCE COMPAN	0.00%	278	15	\$673	\$520	\$0	\$0	\$0	0.00%
24	AMERICAN INCOME LIFE INSURANCE CO	0.05%	101	25,652	\$1,091,635	\$1,093,649	\$0	\$276,952	\$306,573	28.03%
25	AMERICAN NATIONAL INSURANCE COMPAN	0.02%	123	2,690	\$487,664	\$537,815	\$0	\$417,561	\$322,847	60.03%
26	AMERICAN NATIONAL LIFE INSURANCE COA	0.00%	218	0	\$11,745	\$12,305	\$0	\$7,050	\$2,014	16.37%
27	AMERICAN PIONEER LIFE INSURANCE COMI	0.05%	100	359	\$1,144,065	\$1,159,493	\$0	\$984,871	\$992,198	85.57%
28	AMERICAN PROGRESSIVE LIFE AND HEALTH	0.00%	224	7	\$8,616	\$8,701	\$0	\$3,330	\$3,371	38.74%
29	AMERICAN PUBLIC LIFE INSURANCE COMP	0.01%	160	319	\$144,690	\$144,983	\$0	\$84,948	\$91,004	62.77%
30	AMERICAN REPUBLIC CORP INSURANCE CC	0.31%	40	27	\$7,529,749	\$7,536,250	\$0	\$5,059,927	\$5,028,915	66.73%
31	AMERICAN REPUBLIC INSURANCE COMPAN	0.23%	49	2,671	\$5,455,732	\$5,521,905	\$0	\$3,689,700	\$3,992,094	72.30%
32	AMERICAN RETIREMENT LIFE INSURANCE C	0.00%	175	114	\$74,646	\$66,988	\$0	\$13,300	\$30,496	45.52%
33	AMERICAN STATES INSURANCE COMPANY	0.00%	189	28	\$49,376	\$65,844	\$0	\$40,087	-\$107,808	-163.73%
34	AMERICAN UNDERWRITERS LIFE INSURANC	0.00%	305	1	\$0	\$722	\$0	\$0	\$0	0.00%
35	AMERICAN UNITED LIFE INSURANCE COMP	0.00%	213	13	\$14,460	\$15,574	\$0	\$15,178	\$5,028	32.28%
36	AMERICO FINANCIAL LIFE AND ANNUITY INS	0.00%	260	17	\$1,784	\$1,784	\$0	\$0	\$0	0.00%
37	AMERITAS LIFE INSURANCE CORP	0.01%	145	403	\$282,668	\$254,516	\$0	\$69,928	\$98,552	38.72%
38	ANTHEM INSURANCE COMPANIES INC	1.30%	13	19,722	\$31,098,497	\$30,233,596	\$0	\$25,285,095	\$25,247,274	83.51%
39	ASSURANCEAMERICA INSURANCE COMPAN	0.00%	190	1,096	\$46,748	\$40,645	\$0	\$2,400	\$2,400	5.90%
40	ASSURED LIFE ASSOCIATION	0.00%	184	33	\$55,738	\$56,373	\$0	\$33,919	\$33,391	59.23%
41	ASSURITY LIFE INSURANCE COMPANY	0.06%	93	2,467	\$1,446,311	\$1,429,513	\$0	\$507,425	\$467,015	32.67%
42	ATHENE ANNUITY & LIFE ASSURANCE COMI	0.00%	179	155	\$64,539	\$64,582	\$0	\$81,313	\$72,554	112.34%
43	ATHENE ANNUITY AND LIFE COMPANY	0.00%	201	46	\$26,410	\$31,195	\$0	\$208,718	\$175,710	563.26%
44	ATLANTA LIFE INSURANCE COMPANY	0.00%	266	62	\$1,336	\$1,539	\$0	\$0	\$0	0.00%
45	AURIGEN REINSURANCE COMPANY OF AME	0.00%	247	0	\$4,404	\$4,554	\$0	\$2,453	\$1,418	31.14%
46	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	230	139	\$7,633	\$7,996	\$0	\$0	-\$59	-0.74%
47	AUTO OWNERS LIFE INSURANCE COMPANY	0.01%	142	234	\$299,588	\$295,435	\$0	\$35,074	\$51,680	17.49%
48	AXA EQUITABLE LIFE INSURANCE COMPAN	0.02%	122	566	\$493,471	\$512,449	\$0	\$1,908,782	\$1,917,818	374.25%
49	BALTIMORE LIFE INSURANCE COMPANY TH	0.00%	304	5	\$15	\$15	\$0	\$0	\$0	0.00%
50	BANKERS FIDELITY LIFE INSURANCE COMP	0.42%	31	4,500	\$10,172,352	\$10,568,130	\$0	\$7,994,244	\$8,127,214	76.90%
51	BANKERS LIFE AND CASUALTY COMPANY	1.19%	14	17,705	\$28,457,484	\$29,928,215	\$561	\$22,258,925	\$25,126,893	83.96%
52	BERKSHIRE LIFE INSURANCE COMPANY OF	0.20%	55	2,102	\$4,707,394	\$4,683,399	\$0	\$585,529	\$2,712,774	57.92%
53	BLUE CROSS AND BLUE SHIELD OF KANSAS	6.24%	5	73,173	\$149,473,672	\$149,473,672	\$0	\$115,940,412	\$115,688,729	77.40%
54	BOSTON MUTUAL LIFE INSURANCE COMPAN	0.01%	138	1,451	\$350,317	\$351,474	\$0	\$54,304	\$55,304	15.73%
55	CANADA LIFE ASSURANCE COMPANY	0.00%	183	76	\$57,697	\$63,381	\$0	\$256,757	\$256,077	404.03%
56	CAPITAL RESERVE LIFE INSURANCE COMP	0.00%	303	7	\$24	\$39	\$0	\$0	\$0	0.00%
57	CARE IMPROVEMENT PLUS SOUTH CENTRA	11.97%	3	23,668	\$286,613,991	\$283,765,805	\$0	\$299,413,577	\$298,888,020	105.33%
58	CATHOLIC FINANCIAL LIFE	0.00%	267	8	\$1,280	\$1,228	\$0	-\$12	\$0	0.00%
59	CATHOLIC ORDER OF FORESTERS	0.00%	209	20	\$18,631	\$18,631	\$0	\$0	\$0	0.00%
60	CELTIC INSURANCE COMPANY	0.19%	56	1,818	\$4,604,249	\$4,276,740	\$0	\$4,458,421	\$4,090,006	95.63%
61	CENTRAL RESERVE LIFE INSURANCE COMP	0.01%	157	48	\$150,826	\$153,251	\$0	\$106,395	\$109,108	71.20%
62	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	235	10	\$5,847	\$5,848	\$0	\$13,666	-\$14,544	-248.70%
63	CENTRAL STATES HEALTH & LIFE CO OF OH	0.01%	141	102	\$303,863	\$309,402	\$0	\$220,496	\$208,290	67.32%
64	CENTRAL STATES INDEMNITY COMPANY OF	0.00%	180	409	\$62,884	\$63,756	\$0	\$3,276	\$3,002	4.71%
65	CENTRAL UNITED LIFE INSURANCE COMPAN	0.06%	92	1,936	\$1,510,377	\$1,517,844	\$0	\$623,694	\$621,710	40.96%
66	CENTRE LIFE INSURANCE COMPANY	0.01%	153	134	\$160,031	\$165,739	\$0	\$81,813	-\$3,569	-2.15%
67	CHEROKEE NATIONAL LIFE INSURANCE COI	0.00%	237	44	\$5,433	\$11,486	\$0	\$15,560	\$13,433	116.95%
68	CHESAPEAKE LIFE INSURANCE COMPANY T	0.08%	82	15,825	\$1,843,396	\$1,816,980	\$0	\$403,732	\$486,027	26.75%
69	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.46%	28	3,504	\$11,000,166	\$11,414,592	\$0	\$8,407,973	\$8,084,208	70.82%
70	CICA LIFE INSURANCE COMPANY OF AMERI	0.00%	282	2	\$533	\$533	\$0	\$0	\$0	0.00%
71	CINCINNATI LIFE INSURANCE COMPANY THI	0.00%	177	69	\$68,013	\$69,502	\$0	\$0	\$10,976	15.79%
72	CITIZENS SECURITY LIFE INS CO	0.00%	196	334	\$31,904	\$32,992	\$0	\$16,810	\$16,746	50.76%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	CLARENDON NATIONAL INSURANCE COMP	0.00%	305	1	\$0	\$0	\$0	\$14,100	-\$8,128	N/A
74	CMFG LIFE INSURANCE COMPANY	0.04%	105	899	\$960,160	\$964,675	\$0	\$31,456	\$59,850	6.20%
75	COLONIAL LIFE & ACCIDENT INSURANCE CO	0.51%	25	30,797	\$12,287,832	\$12,317,012	\$0	\$5,405,591	\$5,880,524	47.74%
76	COLONIAL PENN LIFE INSURANCE COMPAN	0.34%	37	4,668	\$8,116,628	\$7,874,466	\$0	\$5,202,413	\$5,265,682	66.87%
77	COLORADO BANKERS LIFE INS CO	0.00%	252	7	\$3,172	\$3,145	\$0	\$9,692	\$9,120	289.98%
78	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	305	0	\$0	\$0	\$0	\$150	\$150	N/A
79	COLUMBUS LIFE INSURANCE COMPANY	0.00%	296	1	\$128	\$140	\$0	\$0	\$0	0.00%
80	COMBINED INSURANCE CO OF AMERICA	0.45%	30	50,391	\$10,757,104	\$10,878,833	\$0	\$5,305,761	\$1,417,665	13.03%
81	COMMERCIAL TRAVELERS MUTUAL INSURA	0.00%	227	328	\$8,159	\$8,383	\$0	\$2,899	\$2,899	34.58%
82	COMMONWEALTH ANNUITY AND LIFE INSUR	0.00%	223	10	\$9,072	\$9,351	\$0	\$120,152	\$120,229	1285.73%
83	COMPENEFITS INSURANCE COMPANY	0.00%	253	20	\$3,115	\$3,115	\$0	\$315	\$317	10.18%
84	CONNECTICUT GENERAL LIFE INS CO	0.01%	156	124	\$151,659	\$164,694	\$0	\$578,587	\$446,684	271.22%
85	CONSECO LIFE INSURANCE CO	0.01%	140	734	\$308,227	\$309,147	\$0	\$166,109	\$89,541	28.96%
86	CONSTITUTION LIFE INSURANCE COMPANY	0.06%	96	936	\$1,390,825	\$1,432,416	\$0	\$936,336	\$834,398	58.25%
87	CONTINENTAL ASSURANCE COMPANY	0.00%	205	20	\$22,837	\$22,837	\$0	\$56,000	-\$68,942	-301.89%
88	CONTINENTAL CASUALTY COMPANY	0.22%	51	3,720	\$5,334,140	\$2,297,532	\$0	\$7,286,367	\$10,602,249	461.46%
89	CONTINENTAL GENERAL INSURANCE COMP	0.09%	80	1,131	\$2,131,622	\$2,232,655	\$0	\$2,017,483	\$2,474,820	110.85%
90	CONTINENTAL LIFE INS CO OF BRENTWOOD	0.36%	35	4,677	\$8,521,702	\$8,412,168	\$0	\$5,528,336	\$5,690,677	67.65%
91	COUNTRY LIFE INSURANCE COMPANY	0.04%	108	648	\$902,605	\$900,102	\$0	\$468,844	\$499,201	55.46%
92	COVENTRY HEALTH AND LIFE INSURANCE C	8.95%	4	52,609	\$214,442,739	\$214,442,739	\$0	\$187,075,526	\$187,055,684	87.23%
93	COX HEALTH SYSTEMS INSURANCE COMPAN	0.67%	21	8,279	\$16,010,472	\$16,010,472	\$0	\$10,754,648	\$11,290,651	70.52%
94	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	277	35	\$688	\$688	\$0	\$475	\$475	69.04%
95	CSA FRATERNAL LIFE	0.00%	246	2	\$4,565	\$4,511	\$0	\$9,819	\$11,821	262.05%
96	DENTEGRA INSURANCE COMPANY	0.14%	64	5,738	\$3,466,123	\$3,422,376	\$0	\$2,245,673	\$2,227,059	65.07%
97	EMC NATIONAL LIFE COMPANY	0.02%	129	557	\$424,495	\$418,808	\$0	\$235,488	\$168,398	40.21%
98	ENVISION INSURANCE COMPANY	0.04%	107	597	\$904,678	\$904,678	\$0	\$910,754	\$913,396	100.96%
99	EQUITABLE LIFE & CASUALTY INSURANCE C	0.94%	17	10,480	\$22,531,116	\$23,332,034	\$0	\$19,019,124	\$21,217,302	90.94%
100	FAMILY BENEFIT LIFE INSURANCE COMPAN	0.00%	256	169	\$2,615	\$2,745	\$0	\$0	\$0	0.00%
101	FAMILY HERITAGE LIFE INSURANCE COMPAN	0.18%	58	12,593	\$4,300,279	\$4,291,478	\$0	\$549,675	\$596,874	13.91%
102	FAMILY LIFE INSURANCE COMPANY	0.03%	114	225	\$764,057	\$771,839	\$0	\$517,646	\$498,049	64.53%
103	FARM BUREAU LIFE INSURANCE COMPANY	0.00%	208	47	\$19,658	\$20,859	\$0	\$8,804	\$11,878	56.94%
104	FARMERS MUTUAL HAIL INSURANCE COMP.	0.00%	291	19	\$285	\$296	\$0	\$0	\$0	0.00%
105	FARMERS NEW WORLD LIFE INSURANCE CO	0.02%	119	2,225	\$560,226	\$560,226	\$0	\$211,034	\$210,857	37.64%
106	FEDERAL INSURANCE COMPANY	0.00%	214	86	\$14,242	\$14,469	\$0	\$0	\$51	0.35%
107	FEDERAL LIFE INSURANCE COMPANY (MUT)	0.00%	262	78	\$1,593	\$1,364	\$0	\$0	\$0	0.00%
108	FEDERATED LIFE INSURANCE COMPANY	0.03%	118	597	\$603,453	\$616,837	\$0	\$238,320	\$264,080	42.81%
109	FIDELITY LIFE ASSOCIATION A LEGAL RESE	0.00%	232	94	\$7,281	\$7,266	\$0	\$0	\$0	0.00%
110	FIDELITY SECURITY LIFE INSURANCE COMP	0.00%	207	7	\$19,683	\$8,211	\$0	\$107,966	\$97,794	1191.01%
111	FIREMANS FUND INSURANCE COMPANY	0.00%	305	0	\$0	\$0	\$0	\$0	-\$784	N/A
112	FIRST ALLMERICA FINANCIAL LIFE INSURAN	0.00%	292	3	\$272	\$294	\$0	\$8,821	\$8,817	2998.98%
113	FIRST HEALTH LIFE & HEALTH INSURANCE I	1.72%	11	45,248	\$41,164,803	\$41,394,938	\$0	\$41,851,103	\$41,898,972	101.22%
114	FORETHOUGHT LIFE INSURANCE COMPANY	0.01%	151	103	\$169,127	\$165,485	\$0	\$77,897	\$79,505	48.04%
115	FREEDOM LIFE INSURANCE COMPANY OF A	0.00%	169	247	\$104,580	\$104,358	\$0	\$134,163	\$149,620	143.37%
116	GENERAL AMERICAN LIFE INSURANCE COM	0.02%	135	336	\$367,647	\$365,326	\$0	\$1,229,064	\$1,179,804	322.95%
117	GENWORTH LIFE AND ANNUITY INSURANCE	0.05%	98	619	\$1,259,076	\$1,238,159	\$0	\$1,306,384	\$1,309,263	105.74%
118	GENWORTH LIFE INSURANCE COMPANY	1.80%	10	30,018	\$43,054,166	\$42,722,822	\$0	\$31,762,998	\$33,611,308	78.67%
119	GERBER LIFE INSURANCE COMPANY	0.10%	78	3,291	\$2,300,743	\$2,301,319	\$0	\$1,856,758	\$1,926,834	83.73%
120	GLOBE LIFE AND ACCIDENT INSURANCE CO	0.07%	84	5,309	\$1,726,596	\$1,718,345	\$0	\$1,468,511	\$1,563,277	90.98%
121	GOLDEN RULE INSURANCE COMPANY	0.23%	48	12,127	\$5,480,102	\$5,485,621	\$0	\$3,842,074	\$3,944,981	71.91%
122	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	283	5	\$526	\$492	\$0	\$0	-\$28	-5.69%
123	GOVERNMENT PERSONNEL MUTUAL LIFE IN	0.04%	109	371	\$850,778	\$879,126	\$0	\$612,987	\$569,996	64.84%
124	GREAT AMERICAN LIFE INSURANCE COMPAN	0.02%	124	199	\$467,375	\$478,115	\$0	\$239,945	\$233,961	48.93%
125	GREAT SOUTHERN LIFE INSURANCE COMP	0.00%	265	14	\$1,337	\$1,352	\$0	\$0	\$0	0.00%
126	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	191	77	\$45,217	\$46,853	\$0	\$69,757	\$70,109	149.64%
127	GUARANTEE TRUST LIFE INSURANCE COMF	0.48%	27	13,859	\$11,445,173	\$11,413,579	\$0	\$3,177,501	\$3,897,785	34.15%
128	GUARANTY INCOME LIFE INSURANCE COMF	0.00%	192	38	\$37,237	\$37,308	\$0	\$63,022	\$63,243	169.52%
129	GUARDIAN LIFE INSURANCE COMPANY OF A	0.06%	95	823	\$1,401,689	\$1,405,568	\$22,002	\$1,401,940	\$1,576,139	112.14%
130	HARTFORD LIFE AND ACCIDENT INSURANCE	0.00%	210	6	\$17,460	\$17,351	\$0	\$67,200	\$686,834	3958.47%
131	HARTFORD LIFE AND ANNUITY INSURANCE	0.00%	219	140	\$11,563	\$11,570	\$0	\$6,111	\$23,329	201.63%
132	HARTFORD LIFE INSURANCE COMPANY	0.00%	225	3	\$8,397	\$8,495	\$0	\$0	\$0	0.00%
133	HCC LIFE INSURANCE COMPANY	-0.01%	305	385	-\$333,133	\$227,500	\$0	\$6,966,079	\$4,961,336	2180.81%
134	HEALTH CARE SERVICE CORPORATION	0.11%	72	16,286	\$2,622,268	\$2,622,268	\$0	\$2,412,838	\$2,844,895	108.49%
135	HEALTHSPRING LIFE & HEALTH INSURANCE	0.13%	67	2,493	\$3,035,747	\$3,035,747	\$0	\$2,428,474	\$2,386,294	78.61%
136	HEALTHY ALLIANCE LIFE INSURANCE COMF	13.50%	1	186,538	\$323,344,129	\$325,790,991	\$0	\$249,442,077	\$252,559,426	77.52%
137	HEARTLAND NATIONAL LIFE INSURANCE CO	0.23%	46	2,985	\$5,521,104	\$6,026,390	\$0	\$4,552,582	\$4,343,756	72.08%
138	HORACE MANN LIFE INSURANCE COMPANY	0.00%	216	31	\$13,312	\$13,243	\$0	\$27,704	\$18,423	139.12%
139	HUMANA INSURANCE COMPANY	13.49%	2	126,619	\$322,979,060	\$332,271,719	\$0	\$260,267,749	\$261,054,411	78.57%
140	HUMANADENTAL INSURANCE COMPANY	0.07%	88	6,544	\$1,657,050	\$1,657,050	\$0	\$902,135	\$919,460	55.49%
141	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	294	4	\$218	\$217	\$0	\$104	\$104	47.93%
142	IDEALIFE INSURANCE COMPANY	0.00%	174	23	\$77,873	\$78,361	\$0	\$56,560	\$53,268	67.98%
143	ILLINOIS MUTUAL LIFE INSURANCE COMPAN	0.07%	87	4,259	\$1,686,884	\$1,729,826	\$0	\$1,115,507	\$955,833	55.26%
144	IMPERIUM INSURANCE COMPANY	0.00%	228	2	\$7,905	\$120,340	\$0	\$449,016	-\$969,288	-805.46%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
145	INDEPENDENCE AMERICAN INSURANCE CO	0.00%	290	2	\$309	\$309	\$0	\$0	\$0	0.00%
146	INDEPENDENT ORDER OF FORESTERS THE	0.00%	195	160	\$32,958	\$32,958	\$0	\$0	\$0	0.00%
147	INDIVIDUAL ASSURANCE COMPANY LIFE HE	0.00%	268	10	\$1,213	\$1,413	\$0	\$0	\$0	0.00%
148	ING USA ANNUITY AND LIFE INSURANCE CO	0.00%	220	109	\$10,403	\$10,482	\$0	\$5,738	-\$14,149	-134.98%
149	INSUREMAX INSURANCE COMPANY	0.00%	236	101	\$5,453	\$7,176	\$0	\$0	\$0	0.00%
150	INVESTORS CONSOLIDATED INSURANCE CC	0.00%	305	0	-\$881	-\$1,002	\$0	\$28	\$28	-2.79%
151	INVESTORS LIFE INSURANCE COMPANY OF	0.00%	286	3	\$455	\$477	\$0	\$0	-\$7	-1.47%
152	JACKSON NATIONAL LIFE INSURANCE COMI	0.04%	102	1,210	\$1,077,498	\$1,073,087	\$0	\$2,095,471	\$2,092,369	194.99%
153	JEFFERSON NATIONAL LIFE INSURANCE CO	0.00%	176	38	\$71,585	\$70,263	\$0	\$66,193	\$62,212	88.54%
154	JOHN ALDEN LIFE INSURANCE COMPANY	0.02%	120	388	\$509,190	\$517,038	\$0	\$1,352,690	\$940,404	181.88%
155	JOHN HANCOCK LIFE & HEALTH INSURANCI	0.00%	305	11	\$0	\$0	\$0	\$0	-\$18,094	N/A
156	JOHN HANCOCK LIFE INSURANCE COMPAN	0.91%	18	13,044	\$21,834,693	\$22,128,220	\$76	\$10,512,693	\$10,936,684	49.42%
157	KANAWHA INSURANCE COMPANY	0.07%	90	2,379	\$1,642,552	\$1,642,552	\$0	\$531,588	\$769,616	46.85%
158	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	203	41	\$24,052	\$24,613	\$0	\$55,371	\$37,273	151.44%
159	KNIGHTS OF COLUMBUS	0.11%	71	2,632	\$2,638,027	\$2,640,995	\$0	\$511,296	\$253,477	9.60%
160	LAFAYETTE LIFE INSURANCE COMPANY THI	0.00%	287	2	\$391	\$391	\$0	\$0	\$0	0.00%
161	LEADERS LIFE INSURANCE COMPANY	0.01%	152	373	\$165,998	\$0	\$0	\$15,937	\$0	N/A
162	LIBERTY LIFE ASSURANCE COMPANY OF B	0.00%	289	2	\$313	\$271	\$0	\$0	\$0	0.00%
163	LIBERTY NATIONAL LIFE INSURANCE COMP	0.07%	83	18,244	\$1,763,480	\$1,764,481	\$0	\$448,773	\$445,907	25.27%
164	LIFE INSURANCE COMPANY OF NORTH AME	0.00%	188	2,045	\$51,119	\$51,119	\$0	\$1,017	-\$3,315	-6.48%
165	LIFE INSURANCE COMPANY OF THE SOUTH	0.00%	293	4	\$263	\$263	\$0	\$0	\$0	0.00%
166	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	206	113	\$22,693	\$10,598	\$0	\$4,416	\$5,123	48.34%
167	LIFESecure INSURANCE COMPANY	0.01%	144	297	\$283,212	\$275,287	\$0	\$51,062	\$58,239	21.16%
168	LINCOLN BENEFIT LIFE COMPANY	0.10%	76	1,368	\$2,465,844	\$2,524,435	\$0	\$888,549	\$1,110,927	44.01%
169	LINCOLN HERITAGE LIFE INSURANCE COMP	0.00%	173	49	\$81,705	\$81,705	\$0	\$52,525	\$49,984	61.18%
170	LINCOLN LIFE & ANNUITY COMPANY OF NE	0.00%	279	1	\$639	\$685	\$0	\$0	\$0	0.00%
171	LINCOLN NATIONAL LIFE INSURANCE COMP	0.02%	126	344	\$449,176	\$507,486	\$0	\$320,882	\$490,227	96.60%
172	LONGEVITY INSURANCE COMPANY	0.00%	234	10	\$6,787	\$8,017	\$0	\$53,830	\$59,837	746.38%
173	LOYAL AMERICAN LIFE INSURANCE COMPA	0.13%	68	4,195	\$3,006,844	\$3,032,973	\$0	\$1,893,449	\$1,906,234	62.85%
174	MADISON NATIONAL LIFE INSURANCE COMI	0.00%	254	9	\$3,040	\$3,044	\$0	\$0	\$144	4.73%
175	MANHATTAN LIFE INSURANCE COMPANY	0.00%	259	2	\$1,860	\$1,263	\$0	\$96	\$193	15.28%
176	MARKEL INSURANCE COMPANY	0.02%	132	111,738	\$388,875	\$352,183	\$0	\$258,721	\$244,734	69.49%
177	MARQUETTE NATIONAL LIFE INSURANCE CO	0.13%	66	1,077	\$3,128,422	\$3,169,365	\$0	\$2,531,527	\$2,475,230	78.10%
178	MASSACHUSETTS MUTUAL LIFE INSURANCE	0.42%	33	5,876	\$9,974,145	\$10,271,220	\$364,226	\$8,091,455	\$7,675,973	74.73%
179	MEDAMERICA INSURANCE COMPANY	0.04%	106	829	\$932,331	\$944,822	\$0	\$325,375	\$332,379	35.18%
180	MEDICO CORP LIFE INSURANCE COMPANY	0.00%	182	29	\$61,082	\$62,061	\$0	\$34,423	\$31,461	50.69%
181	MEDICO INSURANCE COMPANY	0.07%	89	2,746	\$1,655,871	\$1,718,444	\$0	\$912,007	\$908,001	52.84%
182	MEGA LIFE AND HEALTH INSURANCE COMP	0.01%	161	872	\$140,991	\$141,473	\$0	\$163,359	\$138,031	97.57%
183	MERIT LIFE INSURANCE CO	0.01%	148	1,085	\$218,820	\$218,820	\$0	\$9,783	\$10,434	4.77%
184	METLIFE INSURANCE COMPANY OF CONNE	0.07%	91	961	\$1,641,842	\$1,901,685	\$0	\$2,760,187	\$4,273,324	224.71%
185	METROPOLITAN LIFE INSURANCE COMPAN	0.59%	23	7,879	\$14,191,637	\$14,180,939	\$0	\$3,183,403	\$4,711,250	33.22%
186	MIDLAND NATIONAL LIFE INSURANCE COMF	0.00%	272	7	\$993	\$993	\$0	\$9,800	\$14,781	1488.52%
187	MIDWEST NATIONAL LIFE INSURANCE COMI	0.00%	185	36	\$55,263	\$54,250	\$0	\$35,061	\$35,453	65.35%
188	MINNESOTA LIFE INSURANCE COMPANY	0.03%	113	393	\$768,666	\$801,540	\$0	\$707,540	\$384,249	47.94%
189	MODERN WOODMEN OF AMERICA	0.00%	274	10	\$900	\$922	\$0	\$11,062	-\$7,189	-779.72%
190	MONUMENTAL LIFE INSURANCE COMPANY	0.01%	137	1,032	\$351,063	\$353,019	\$0	\$198,104	\$194,690	55.15%
191	MONY LIFE INSURANCE COMPANY	0.01%	143	279	\$297,291	\$313,778	\$108,682	\$96,836	\$73,089	23.29%
192	MOTORISTS COMMERCIAL MUTUAL INSURA	0.00%	305	0	\$0	\$0	\$0	\$0	-\$488	N/A
193	MTL INSURANCE COMPANY	0.00%	239	3	\$5,086	\$5,057	\$0	\$0	\$0	0.00%
194	MUTUAL OF OMAHA INSURANCE COMPANY	3.69%	8	62,431	\$88,457,519	\$87,411,167	\$0	\$63,993,728	\$68,951,087	78.88%
195	NATIONAL BENEFIT LIFE INSURANCE COMP	0.00%	298	2	\$87	\$86	\$0	\$0	\$0	0.00%
196	NATIONAL CASUALTY COMPANY	0.00%	263	38	\$1,560	\$1,235	\$0	\$0	-\$100	-8.10%
197	NATIONAL FOUNDATION LIFE INSURANCE C	0.00%	199	103	\$28,397	\$27,922	\$0	\$66,691	\$66,923	239.68%
198	NATIONAL GUARDIAN LIFE INSURANCE CON	0.02%	134	134,574	\$377,203	\$385,841	\$0	\$216,944	\$216,944	56.23%
199	NATIONAL HEALTH INSURANCE COMPANY	0.00%	251	3	\$3,200	\$3,694	\$0	\$4,554	\$2,223	60.18%
200	NATIONAL LIFE INSURANCE COMPANY	0.01%	154	162	\$153,081	\$183,133	\$0	\$152,313	\$162,926	88.97%
201	NATIONAL TEACHERS ASSOCIATES LIFE INS	0.07%	85	7,011	\$1,712,055	\$1,704,030	\$0	\$701,346	\$706,953	41.49%
202	NATIONAL UNION FIRE INSURANCE COMPA	0.00%	229	12	\$7,807	\$7,807	\$0	\$0	-\$627	-8.03%
203	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	243	6	\$4,859	\$4,859	\$0	\$11,416	\$11,416	234.95%
204	NEW ENGLAND LIFE INSURANCE COMPANY	0.01%	164	139	\$128,622	\$131,102	\$0	\$68,336	\$29,453	22.47%
205	NEW ERA LIFE INSURANCE COMPANY OF TI	0.01%	166	50	\$121,341	\$124,606	\$0	\$126,350	\$116,779	93.72%
206	NEW YORK LIFE INSURANCE COMPANY	0.21%	53	3,435	\$4,919,347	\$4,855,215	\$3,953	\$2,838,767	\$3,425,690	70.56%
207	NORTH AMERICAN COMPANY FOR LIFE AND	0.00%	280	4	\$580	\$586	\$0	\$0	\$0	0.00%
208	NORTH AMERICAN INSURANCE COMPANY	0.23%	47	1,974	\$5,496,077	\$5,679,139	\$0	\$4,943,369	\$4,735,499	83.38%
209	NORTHWESTERN LONG TERM CARE INSUR	0.49%	26	5,388	\$11,854,513	\$10,985,806	\$186,952	\$403,291	\$1,550,318	14.11%
210	NORTHWESTERN MUTUAL LIFE INSURANCE	0.95%	16	18,476	\$22,698,571	\$22,608,009	\$6,288,468	\$10,191,076	\$12,853,861	56.86%
211	OHIO NATIONAL LIFE ASSURANCE CORPOR	0.01%	147	193	\$231,190	\$231,514	\$0	\$430,649	\$435,288	188.02%
212	OHIO NATIONAL LIFE INSURANCE COMPANY	0.01%	158	103	\$149,630	\$149,881	\$19,053	\$146,000	\$150,908	100.69%
213	OLD AMERICAN INSURANCE COMPANY	0.00%	198	567	\$29,329	\$30,731	\$0	\$90,816	\$46,226	150.42%
214	OLD REPUBLIC INSURANCE COMPANY	0.01%	162	1,354	\$133,172	\$140,898	\$0	\$50,606	\$51,651	36.66%
215	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	226	286	\$8,244	\$8,244	\$0	\$1,106	\$1,106	13.42%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
216	OLD SURETY LIFE INSURANCE COMPANY	0.42%	32	5,735	\$10,071,976	\$9,893,253	\$0	\$5,560,199	\$5,695,125	57.57%
217	OMAHA INSURANCE COMPANY	0.00%	222	13	\$10,202	\$9,737	\$0	\$1,846	\$2,295	23.57%
218	OXFORD LIFE INSURANCE COMPANY	0.04%	104	619	\$992,496	\$801,189	\$0	\$501,366	\$582,437	72.70%
219	OZARK NATIONAL LIFE INSURANCE COMPAN	0.00%	178	1,185	\$66,934	\$67,830	\$0	\$44,615	\$43,590	64.26%
220	PACIFICARE LIFE AND HEALTH INSURANCE	0.01%	146	111	\$265,200	\$265,200	\$0	\$186,459	\$169,104	63.76%
221	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	168	74	\$105,775	\$98,742	\$0	\$335,407	\$303,410	307.28%
222	PAUL REVERE LIFE INSURANCE COMPANY	0.16%	60	2,476	\$3,792,686	\$3,992,451	\$0	\$5,167,715	\$4,899,362	122.72%
223	PAVONIA LIFE INSURANCE COMPANY OF MI	0.00%	305	11	\$0	\$112	\$0	\$0	\$0	0.00%
224	PEKIN LIFE INSURANCE COMPANY	0.00%	171	18	\$87,132	\$95,236	\$0	\$0	-\$27	-0.03%
225	PENN MUTUAL LIFE INSURANCE COMPANY	0.00%	170	68	\$101,533	\$111,362	\$0	\$63,362	\$308,999	277.47%
226	PENNSYLVANIA LIFE INSURANCE COMPANY	0.10%	77	2,830	\$2,435,118	\$1,668,785	\$0	-\$21,977,168	-\$1,385,167	-83.00%
227	PERICO LIFE INSURANCE COMPANY	0.00%	257	22	\$2,392	\$2,377	\$0	\$0	\$0	0.00%
228	PHILADELPHIA AMERICAN LIFE INSURANCE	0.03%	117	1,640	\$616,963	\$602,555	\$0	\$345,138	\$377,777	62.70%
229	PHOENIX LIFE INSURANCE COMPANY	0.00%	181	104	\$61,633	\$12,974	\$0	\$121,007	\$81,724	629.91%
230	PHYSICIANS LIFE INSURANCE COMPANY	0.08%	81	756	\$1,988,483	\$1,997,463	\$0	\$1,451,346	\$1,447,129	72.45%
231	PHYSICIANS MUTUAL INSURANCE COMPAN	0.26%	43	6,568	\$6,264,116	\$6,309,803	\$0	\$3,535,892	\$3,875,788	61.42%
232	PRIMERICA LIFE INSURANCE COMPANY	0.00%	242	15	\$4,892	\$5,631	\$0	\$0	\$510	9.06%
233	PRINCIPAL LIFE INSURANCE COMPANY	0.26%	44	3,041	\$6,180,404	\$4,643,232	\$0	\$1,380,048	\$1,874,375	40.37%
234	PROFESSIONAL INSURANCE COMPANY	0.01%	136	558	\$354,073	\$353,721	\$0	\$101,921	\$96,015	27.14%
235	PROTECTIVE LIFE INSURANCE COMPANY	0.01%	159	371	\$146,675	\$165,134	\$0	\$118,372	\$147,347	89.23%
236	PROVIDENT AMERICAN LIFE AND HEALTH IN	0.00%	172	25	\$86,111	\$87,058	\$0	\$48,329	\$49,389	56.73%
237	PROVIDENT LIFE AND ACCIDENT INSURANC	0.68%	20	34,382	\$16,328,957	\$16,448,180	\$0	\$8,928,872	\$9,852,642	59.90%
238	PROVIDENT LIFE AND CASUALTY INSURANC	0.01%	149	98	\$214,610	\$216,363	\$0	\$155,687	\$170,079	78.61%
239	PRUDENTIAL INSURANCE COMPANY OF AM	0.14%	65	2,012	\$3,317,737	\$3,319,516	\$0	\$732,725	\$1,068,893	32.20%
240	PURITAN LIFE INSURANCE COMPANY OF AN	0.02%	128	88	\$440,341	\$446,524	\$0	\$260,919	\$250,532	56.11%
241	PYRAMID LIFE INSURANCE COMPANY	0.24%	45	740	\$5,733,467	\$5,727,650	\$0	\$4,179,656	\$4,198,576	73.30%
242	RED ROCK INSURANCE COMPANY	0.00%	231	859	\$7,328	\$7,300	\$0	\$5,228	\$5,228	71.62%
243	RELIABLE LIFE INSURANCE COMPANY	0.01%	139	3,884	\$323,880	\$324,141	\$0	\$97,629	\$106,747	32.93%
244	RELiance STANDARD LIFE INSURANCE COI	0.00%	248	20	\$4,136	\$4,136	\$0	\$0	\$0	0.00%
245	RELIASTAR LIFE INSURANCE COMPANY	0.00%	250	7	\$3,494	\$3,493	\$0	\$0	-\$8,137	-232.95%
246	RELIASTAR LIFE INSURANCE COMPANY OF	0.00%	197	44	\$31,147	\$24,464	\$0	\$98,575	\$101,372	414.37%
247	RENAISSANCE LIFE & HEALTH INSURANCE I	0.03%	110	1,885	\$824,635	\$824,635	\$0	\$614,985	\$614,985	74.58%
248	RESERVE NATIONAL INSURANCE COMPANY	0.34%	36	7,893	\$8,195,426	\$8,410,156	\$0	\$4,646,141	\$4,782,015	56.86%
249	RIVERSOURCE LIFE INSURANCE COMPANY	0.22%	52	4,323	\$5,220,236	\$5,261,105	\$0	\$5,588,128	\$5,616,951	106.76%
250	ROYAL NEIGHBORS OF AMERICA	0.02%	125	75	\$459,748	\$481,655	\$0	\$235,818	\$212,151	44.05%
251	SAGICOR LIFE INSURANCE COMPANY	0.00%	264	2	\$1,451	\$1,483	\$0	\$0	\$0	0.00%
252	SEARS LIFE INSURANCE COMPANY	0.00%	271	1	\$1,022	\$906	\$0	\$0	\$0	0.00%
253	SECURITY LIFE INSURANCE COMPANY OF A	0.00%	261	3	\$1,767	\$1,764	\$0	\$0	\$0	0.00%
254	SECURITY LIFE OF DENVER INSURANCE CO	0.00%	258	5	\$1,965	\$2,121	\$0	\$40	\$48	2.26%
255	SECURITY MUTUAL LIFE INSURANCE COMP.	0.00%	281	2	\$543	\$544	\$0	\$0	\$0	0.00%
256	SECURITY NATIONAL LIFE INSURANCE COM	0.00%	270	52	\$1,141	\$1,194	\$0	\$0	\$0	0.00%
257	SENIOR HEALTH INSURANCE COMPANY OF	0.15%	62	2,193	\$3,698,547	\$4,565,883	\$0	\$7,359,647	-\$17,908	-0.39%
258	SENTRY LIFE INSURANCE COMPANY (L&H A	0.00%	297	1	\$95	\$124	\$0	\$0	-\$7,406	-5972.58%
259	SETTLERS LIFE INSURANCE COMPANY	0.00%	221	4	\$10,258	\$10,358	\$0	\$0	\$0	0.00%
260	SHELTER LIFE INSURANCE COMPANY	0.02%	121	351	\$496,603	\$519,363	\$0	\$572,390	\$518,715	99.88%
261	SHENANDOAH LIFE INSURANCE COMPANY	0.00%	167	20	\$111,538	\$111,336	\$0	\$21,485	\$20,574	18.48%
262	SIERRA HEALTH AND LIFE INSURANCE COM	0.00%	305	0	\$0	-\$11,665	\$0	\$268	\$268	-2.30%
263	SILVERSCRIPT INSURANCE COMPANY	4.97%	6	91,697	\$119,121,631	\$113,115,432	\$0	\$82,808,918	\$89,051,500	78.73%
264	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	295	53	\$169	\$169	\$0	\$300	\$300	177.51%
265	SONS OF NORWAY	0.00%	301	1	\$37	\$40	\$0	\$0	\$0	0.00%
266	STANDARD INSURANCE COMPANY	0.11%	70	1,576	\$2,749,935	\$2,818,487	\$0	\$568,753	\$403,162	14.30%
267	STANDARD LIFE AND ACCIDENT INSURANC	0.10%	75	2,810	\$2,501,534	\$2,611,831	\$0	\$1,988,809	\$1,438,704	55.08%
268	STANDARD LIFE AND CASUALTY COMPANY	0.00%	244	2	\$4,751	\$4,732	\$0	\$12,974	\$12,974	274.18%
269	STANDARD SECURITY LIFE INSURANCE COI	0.00%	249	12	\$3,749	\$4,264	\$0	\$0	\$0	0.00%
270	STARMOUNT LIFE INSURANCE COMPANY	0.00%	215	94	\$13,649	\$12,790	\$0	\$4,067	\$4,220	32.99%
271	STATE FARM MUTUAL AUTOMOBILE INSURA	0.98%	15	26,072	\$23,416,589	\$18,155,805	\$618	\$13,631,009	\$14,770,561	81.35%
272	STATE LIFE INSURANCE COMPANY	0.03%	116	341	\$699,686	\$719,324	\$0	\$260,536	\$514,760	71.56%
273	STATE MUTUAL INSURANCE COMPANY	0.02%	131	125	\$409,915	\$409,020	\$0	\$341,526	\$333,789	81.61%
274	STERLING INVESTORS LIFE INSURANCE CO	0.05%	99	126	\$1,157,048	\$1,173,293	\$0	\$384,520	\$380,912	32.47%
275	STERLING LIFE INSURANCE COMPANY	0.27%	42	3,006	\$6,494,605	\$6,665,865	\$0	\$4,921,752	\$5,023,170	75.36%
276	STONEBRIDGE LIFE INSURANCE COMPANY	0.29%	41	9,831	\$6,830,180	\$2,606,963	\$0	\$3,901,707	\$5,244,123	201.16%
277	SYMETRA LIFE INSURANCE COMPANY	0.00%	211	25	\$16,114	\$16,757	\$0	\$3,293	\$2,386	14.24%
278	TEACHERS INSURANCE AND ANNUITY ASSC	0.01%	150	135	\$207,703	\$207,681	\$0	\$201,905	\$393,225	189.34%
279	THRIVENT FINANCIAL FOR LUTHERANS	0.45%	29	7,831	\$10,778,582	\$10,862,802	\$150,937	\$10,643,464	\$10,795,735	99.38%
280	TIAA-CREF LIFE INSURANCE COMPANY	0.01%	165	65	\$124,794	\$124,567	\$0	\$67,678	\$122,498	98.34%
281	TIME INSURANCE COMPANY	0.18%	57	10,166	\$4,409,805	\$3,934,642	\$0	\$2,912,411	\$3,885,697	98.76%
282	TRANSAMERICA FINANCIAL LIFE INSURANC	0.00%	276	10	\$720	\$724	\$0	\$86	\$41	5.66%
283	TRANSAMERICA LIFE INSURANCE COMPAN	0.40%	34	7,341	\$9,676,541	\$9,681,378	\$0	\$8,502,308	\$10,655,656	110.06%
284	TRAVELERS INDEMNITY COMPANY	0.00%	305	0	\$0	\$373	\$0	\$0	-\$236	-63.27%
285	TRAVELERS PROTECTIVE ASSOCIATION OF	0.00%	233	1,821	\$7,279	\$7,279	\$0	\$25,639	\$25,455	349.70%
286	TRUSTMARK INSURANCE COMPANY	0.01%	155	746	\$152,682	\$153,298	\$0	\$115,732	\$92,284	60.20%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
287	UNICARE LIFE & HEALTH INSURANCE COMP	0.00%	305	58	-\$7,294	-\$8,149	\$0	-\$21,925	-\$19,679	241.49%
288	UNIFIED LIFE INSURANCE COMPANY	0.01%	163	347	\$129,663	\$131,547	\$0	\$127,554	\$124,898	94.95%
289	UNION CENTRAL LIFE INSURANCE COMPAN	0.06%	94	1,032	\$1,425,051	\$1,456,012	\$0	\$488,631	\$721,103	49.53%
290	UNION FIDELITY LIFE INSURANCE COMPAN	0.00%	194	273	\$35,677	\$36,107	\$0	\$6,505	\$6,035	16.71%
291	UNION LABOR LIFE INSURANCE COMPANY	0.00%	202	32	\$25,459	\$21,040	\$0	\$72,896	\$61,831	293.87%
292	UNION SECURITY INSURANCE COMPANY	0.07%	86	1,266	\$1,702,842	\$1,734,861	\$0	\$586,214	\$1,988,293	114.61%
293	UNITED AMERICAN INSURANCE COMPANY	0.33%	38	6,170	\$7,938,113	\$8,036,655	\$0	\$5,169,884	\$5,106,909	63.55%
294	UNITED COMMERCIAL TRAVELERS OF AMEI	0.04%	103	1,041	\$1,077,377	\$1,078,559	\$0	\$611,161	\$582,710	54.03%
295	UNITED CONCORDIA LIFE AND HEALTH INSL	0.00%	200	82	\$27,992	\$27,992	\$0	\$9,381	\$9,382	33.52%
296	UNITED HERITAGE LIFE INSURANCE COMPA	0.00%	284	1	\$515	\$514	\$0	\$0	\$375	72.96%
297	UNITED HOME LIFE INSURANCE COMPANY	0.00%	275	2	\$806	\$777	\$0	\$0	\$0	0.00%
298	UNITED INSURANCE COMPANY OF AMERICA	0.00%	186	435	\$54,345	\$54,198	\$0	\$15,284	\$13,848	25.55%
299	UNITED LIFE INSURANCE COMPANY	0.00%	193	39	\$35,793	\$37,819	\$0	\$10,500	\$3,145	8.32%
300	UNITED NATIONAL LIFE INSURANCE COMPA	0.03%	111	508	\$806,845	\$820,561	\$0	\$517,937	\$479,809	58.47%
301	UNITED OF OMAHA LIFE INSURANCE COMP	2.10%	9	19,626	\$50,301,614	\$53,023,105	\$0	\$39,861,456	\$36,936,942	69.66%
302	UNITED SECURITY ASSURANCE COMPANY (	0.06%	97	679	\$1,358,350	\$1,370,524	\$0	\$588,586	\$1,098,080	80.12%
303	UNITED SECURITY LIFE AND HEALTH INSUR	0.00%	204	41	\$23,976	\$24,625	\$0	\$2,935	\$2,935	11.92%
304	UNITED STATES LIFE INSURANCE COMPAN	0.00%	245	2	\$4,675	\$4,522	\$0	\$16,216	\$16,216	358.60%
305	UNITED TEACHER ASSOCIATES INSURANCE	0.09%	79	2,007	\$2,231,897	\$2,240,924	\$0	\$1,161,024	\$1,250,064	55.78%
306	UNITED WORLD LIFE INSURANCE COMPANY	0.15%	63	1,149	\$3,698,454	\$3,898,220	\$0	\$2,423,740	\$2,339,008	60.00%
307	UNITEDHEALTHCARE LIFE INSURANCE COM	0.00%	212	2	\$16,105	\$16,055	\$0	\$0	\$0	0.00%
308	UNIVERSAL GUARANTY LIFE INSURANCE CO	0.00%	288	5	\$359	\$359	\$0	\$17,098	\$0	0.00%
309	UNUM LIFE INSURANCE COMPANY OF AMER	0.17%	59	3,209	\$4,091,484	\$4,488,019	\$0	\$5,719,951	\$5,945,527	132.48%
310	USAA LIFE INSURANCE COMPANY	0.11%	73	1,203	\$2,598,658	\$2,595,395	\$0	\$1,659,268	\$1,647,738	63.49%
311	USABLE LIFE	0.02%	133	1,265	\$385,869	\$385,869	\$0	\$113,614	\$113,614	29.44%
312	WASHINGTON NATIONAL INSURANCE COMP	0.71%	19	23,456	\$17,093,559	\$17,119,242	\$0	\$11,625,432	\$12,330,250	72.03%
313	WELLCARE PRESCRIPTION INSURANCE INC	0.56%	24	14,648	\$13,484,029	\$13,484,029	\$0	\$13,822,975	\$13,376,209	99.20%
314	WEST COAST LIFE INSURANCE COMPANY	0.00%	302	1	\$26	\$37	\$0	\$2,100	\$2,430	6567.57%
315	WESTERN AND SOUTHERN LIFE INSURANCE	0.03%	115	2,423	\$744,800	\$739,553	\$0	\$416,649	\$390,522	52.81%
316	WOODMEN OF THE WORLD LIFE INSURANCE	0.00%	187	200	\$53,180	\$52,967	\$3,195	\$27,405	\$26,254	49.57%
317	ZURICH AMERICAN INSURANCE COMPANY	0.00%	300	1	\$55	\$55	\$0	\$0	-\$6	-10.91%
TOTAL		100.00%		2,137,444	\$2,395,028,503	\$2,389,994,725	\$7,148,730	\$1,848,019,656	\$1,900,737,932	79.53%

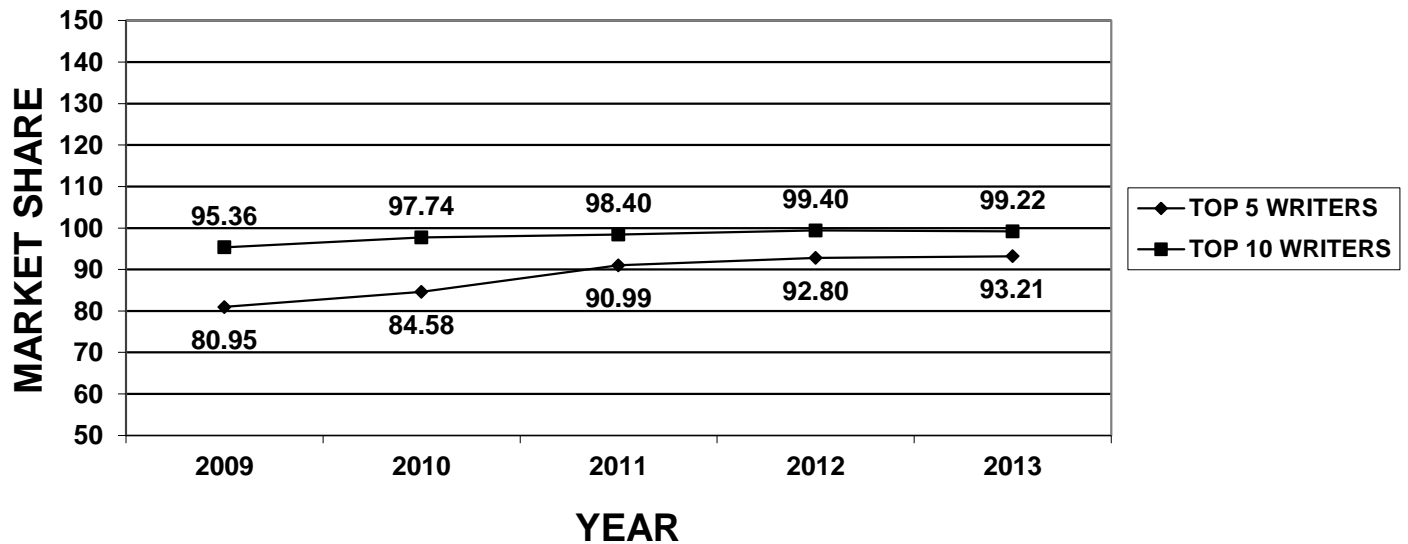
**GROUP
ACCIDENT & HEALTH
INSURANCE
BY LINE OF BUSINESS
BY COMPANY**

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP COMPREHENSIVE MEDICAL EXPENSE
(SMALL EMPLOYER 2 - 50 EMPLOYEES)**

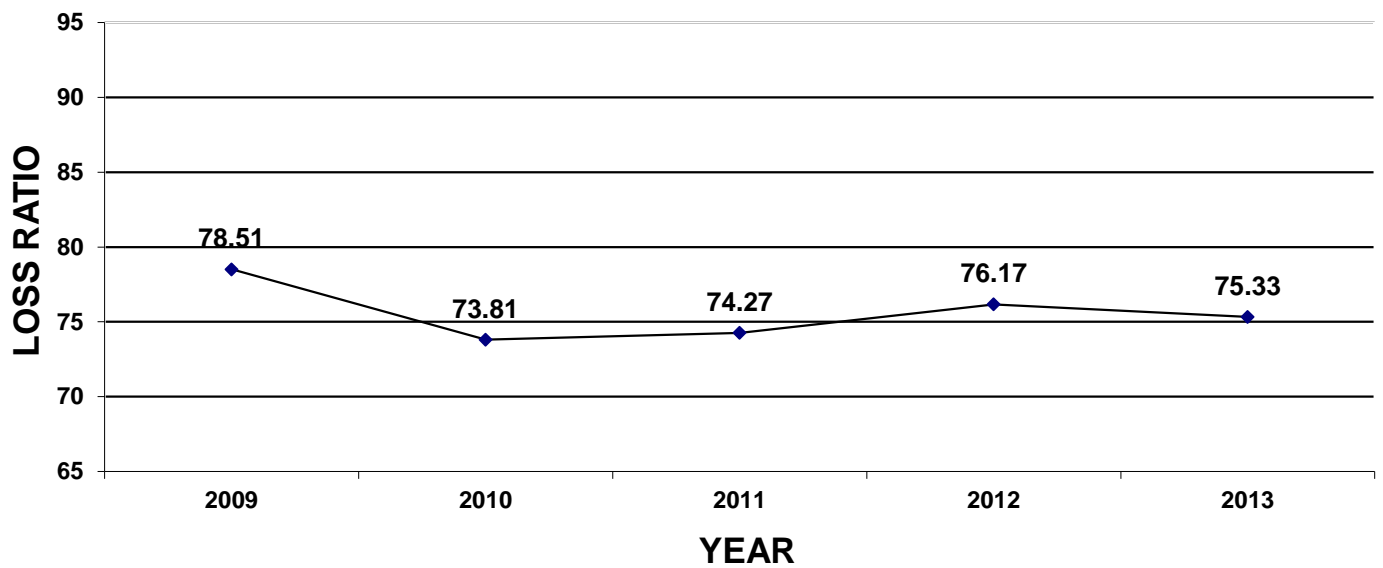
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA HEALTH INSURANCE COMPANY	0.00%	21	0	\$74	\$74	\$0	\$0	\$0	0.00%
2	AETNA LIFE INSURANCE COMPANY	1.66%	7	6,197	\$20,593,478	\$20,593,478	\$0	\$14,419,320	\$17,319,886	84.10%
3	AMERICAN ALTERNATIVE INSURANCE CORPORAT	0.13%	12	409	\$1,646,349	\$1,646,349	\$0	\$1,048,417	\$428,774	26.04%
4	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.10%	14	815	\$1,205,254	\$1,154,028	\$0	\$705,212	\$686,314	59.47%
5	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	19	11	\$28,988	\$28,988	\$0	\$18,176	\$21,157	72.99%
6	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	12.90%	4	37,179	\$159,875,886	\$159,875,886	\$0	\$126,397,032	\$129,156,420	80.79%
7	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.01%	18	48	\$145,908	\$143,824	\$0	\$116,417	\$132,058	91.82%
8	CONNECTICUT GENERAL LIFE INS CO	0.02%	16	5	\$236,333	\$227,143	\$0	\$261,667	\$200,488	88.27%
9	COVENTRY HEALTH AND LIFE INSURANCE COMPA	17.82%	3	58,887	\$220,767,387	\$220,767,387	\$0	\$180,123,910	\$183,411,122	83.08%
10	COX HEALTH SYSTEMS INSURANCE COMPANY	1.35%	8	3,682	\$16,712,736	\$16,712,736	\$0	\$13,583,673	\$13,709,306	82.03%
11	FEDERATED MUTUAL INSURANCE COMPANY	2.01%	6	7,005	\$24,847,555	\$24,847,555	\$0	\$17,584,391	\$18,679,980	75.18%
12	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.02%	17	6	\$202,072	\$202,072	\$0	\$143,135	\$106,132	52.52%
13	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	40.66%	1	126,679	\$503,895,400	\$509,122,104	\$0	\$376,582,733	\$381,404,740	74.91%
14	HUMANA INSURANCE COMPANY	3.83%	5	12,892	\$47,468,371	\$47,642,352	\$0	\$34,587,829	\$34,883,075	73.22%
15	JOHN ALDEN LIFE INSURANCE COMPANY	0.50%	9	1,065	\$6,237,858	\$6,305,842	\$0	\$5,058,285	\$4,374,414	69.37%
16	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.00%	20	1	\$3,460	\$1,154	\$0	\$14,920	\$42,194	3656.33%
17	MADISON NATIONAL LIFE INSURANCE COMPANY I	0.11%	13	288	\$1,327,138	\$1,326,382	\$0	\$1,282,462	\$1,242,874	93.70%
18	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	22	0	\$0	\$0	\$0	-\$16,813	-\$16,864	N/A
19	STANDARD SECURITY LIFE INSURANCE COMPANY	0.07%	15	658	\$902,577	\$1,011,593	\$0	\$718,368	\$718,368	71.01%
20	TIME INSURANCE COMPANY	0.32%	11	1,859	\$4,023,215	\$3,979,890	\$0	\$4,060,045	\$4,187,009	105.20%
21	TRUSTMARK LIFE INSURANCE COMPANY	0.49%	10	774	\$6,017,741	\$6,095,677	\$0	\$5,009,749	\$5,092,013	83.53%
22	UNITED HEALTHCARE INSURANCE COMPANY	18.00%	2	69,378	\$223,078,960	\$223,078,960	\$0	\$141,893,743	\$141,893,743	63.61%
TOTAL		100.00%		327,838	\$1,239,216,740	\$1,244,763,474	\$0	\$923,592,671	\$937,673,203	75.33%

MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (SMALL EMPLOYER 2 - 50 EMPLOYEES)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

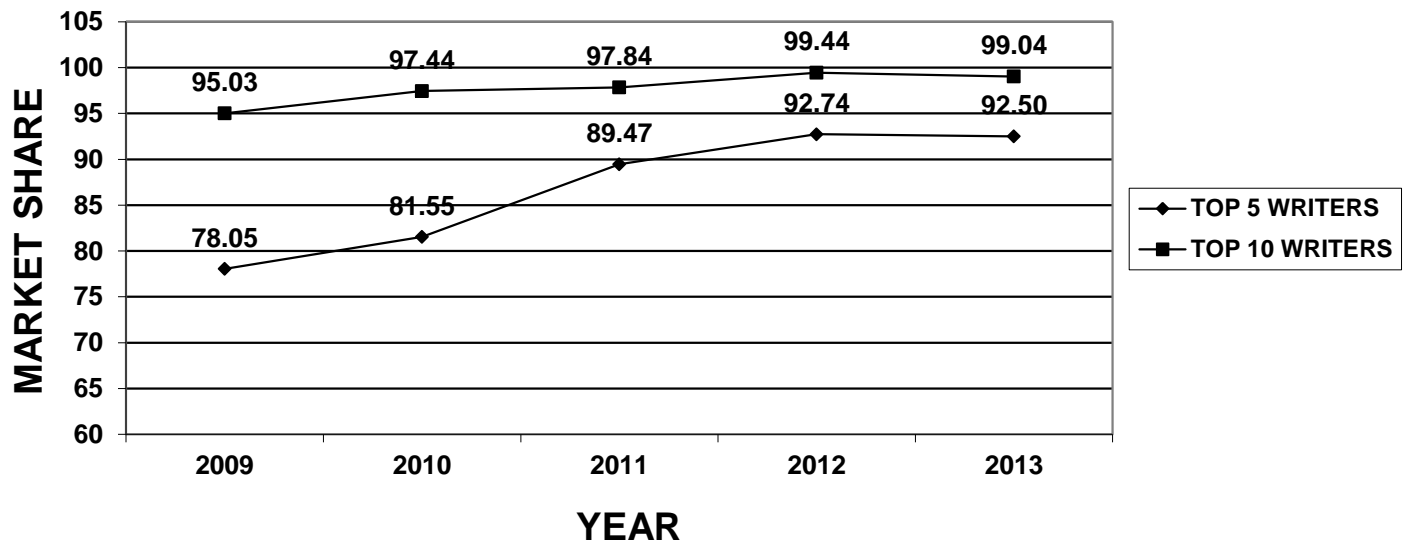


**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP COMPREHENSIVE MEDICAL EXPENSE
(SMALL EMPLOYER 3 - 25 EMPLOYEES)**

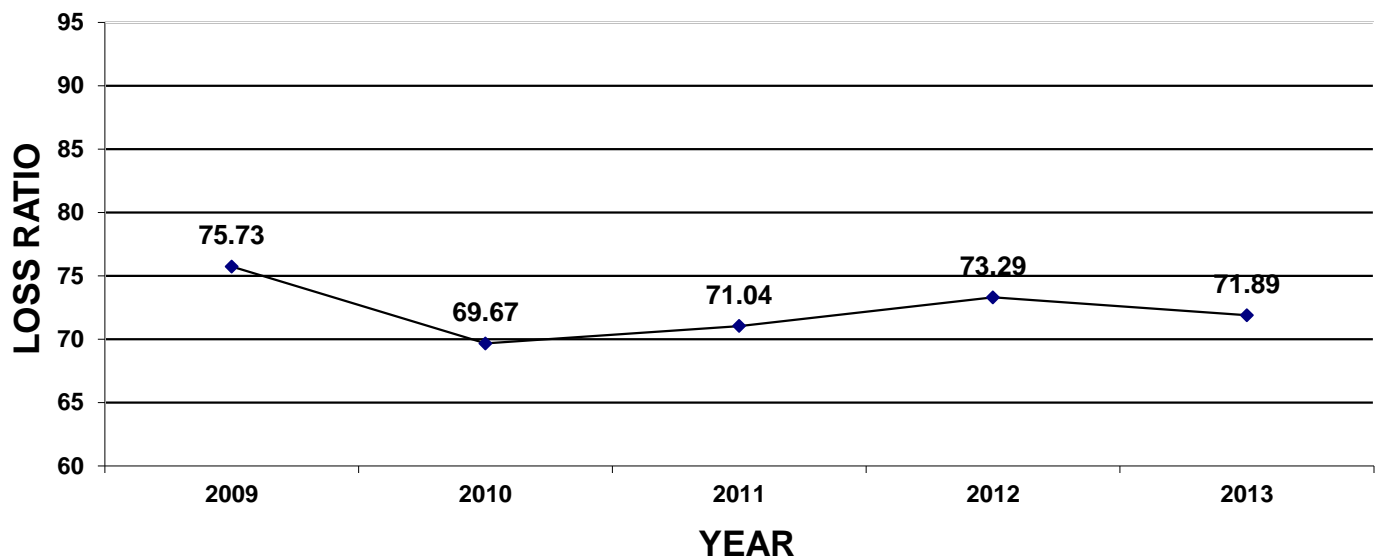
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA HEALTH INSURANCE COMPANY	0.00%	17	0	\$74	\$74	\$0	\$0	\$0	0.00%
2	AETNA LIFE INSURANCE COMPANY	1.63%	7	3,550	\$11,779,370	\$11,779,370	\$0	\$7,755,655	\$9,369,275	79.54%
3	AMERICAN ALTERNATIVE INSURANCE CORPORA	0.20%	12	185	\$1,426,536	\$1,426,536	\$0	\$935,457	\$375,825	26.35%
4	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	18	2	\$0	\$0	\$0	\$0	\$0	N/A
5	BLUE CROSS AND BLUE SHIELD OF KANSAS CIT'	10.31%	4	18,380	\$74,506,000	\$74,506,000	\$0	\$56,483,000	\$57,904,000	77.72%
6	COVENTRY HEALTH AND LIFE INSURANCE COMP	20.46%	3	36,143	\$147,838,618	\$147,838,618	\$0	\$101,796,718	\$103,559,796	70.05%
7	COX HEALTH SYSTEMS INSURANCE COMPANY	1.16%	8	1,748	\$8,387,830	\$8,387,830	\$0	\$6,052,100	\$6,108,075	72.82%
8	FEDERATED MUTUAL INSURANCE COMPANY	2.46%	6	5,269	\$17,802,208	\$17,802,208	\$0	\$12,227,836	\$12,989,686	72.97%
9	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.03%	15	6	\$202,072	\$202,072	\$0	\$143,135	\$106,132	52.52%
10	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	34.53%	1	52,446	\$249,547,201	\$252,135,654	\$0	\$186,497,370	\$188,885,402	74.91%
11	HUMANA INSURANCE COMPANY	6.14%	5	12,054	\$44,381,714	\$44,544,381	\$0	\$32,338,735	\$32,614,783	73.22%
12	JOHN ALDEN LIFE INSURANCE COMPANY	0.72%	9	808	\$5,216,886	\$3,154,777	\$0	\$2,740,195	\$2,825,886	89.57%
13	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.00%	16	1	\$3,460	\$1,154	\$0	\$14,920	\$42,194	3656.33%
14	MADISON NATIONAL LIFE INSURANCE COMPANY	0.18%	13	288	\$1,327,138	\$1,326,382	\$0	\$1,282,462	\$1,242,874	93.70%
15	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	18	0	\$0	\$0	\$0	-\$2,640	-\$2,648	N/A
16	STANDARD SECURITY LIFE INSURANCE COMPAN	0.11%	14	582	\$793,278	\$902,294	\$0	\$690,601	\$690,601	76.54%
17	TIME INSURANCE COMPANY	0.44%	11	443	\$3,173,516	\$3,154,775	\$0	\$2,740,195	\$2,825,886	89.57%
18	TRUSTMARK LIFE INSURANCE COMPANY	0.57%	10	625	\$4,104,299	\$4,157,442	\$0	\$3,729,750	\$3,790,985	91.19%
19	UNION SECURITY INSURANCE COMPANY	0.00%	18	0	\$0	\$0	\$0	\$8,972	\$8,139	N/A
20	UNITED HEALTHCARE INSURANCE COMPANY	21.05%	2	47,311	\$152,124,430	\$152,124,430	\$0	\$96,761,724	\$96,761,724	63.61%
TOTAL		100.00%		179,841	\$722,614,630	\$723,443,997	\$0	\$512,196,185	\$520,098,615	71.89%

MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (SMALL EMPLOYER 3 - 25 EMPLOYEES)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP COMPREHENSIVE MEDICAL EXPENSE
(LARGE EMPLOYERS) in association plans with rate differentials exceeding 20 percent

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	COVENTRY HEALTH AND LIFE INSURANCE COMP	N/A	1	269	\$0	\$0	\$0	\$0	\$0	N/A
	TOTAL	N/A	1	269	\$0	\$0	\$0	\$0	\$0	N/A

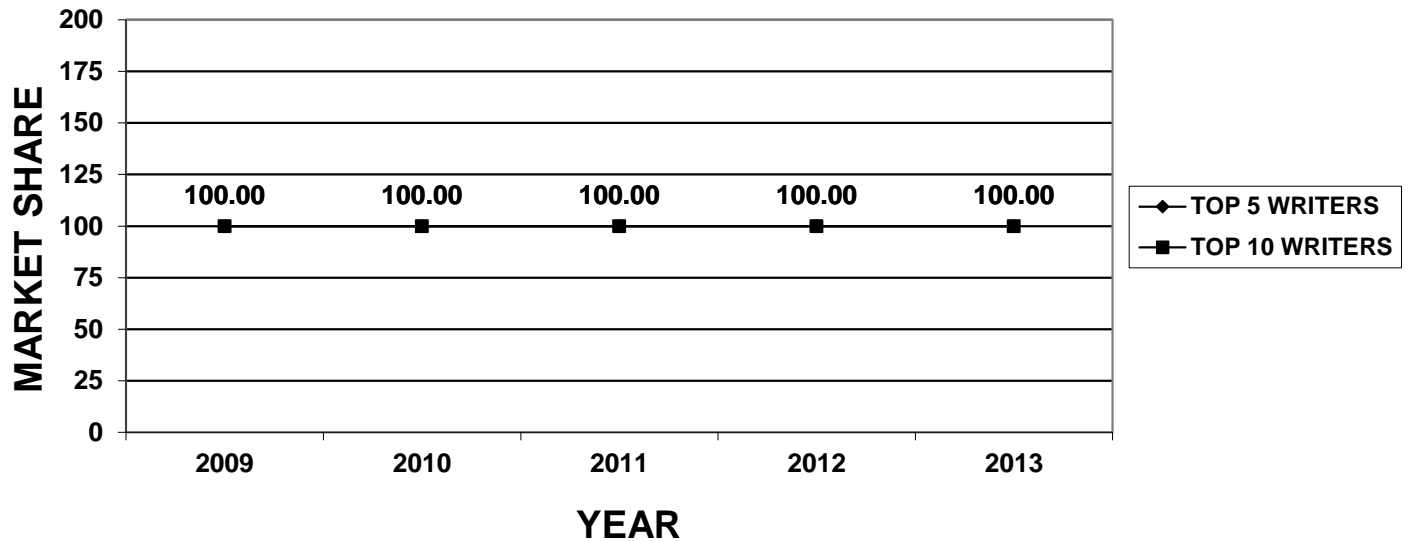
2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP COMPREHENSIVE MEDICAL EXPENSE
(LARGE EMPLOYERS) in association plans with rate differentials NOT exceeding 20 percent

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	COVENTRY HEALTH AND LIFE INSURANCE COMP	100.00%	1	8,379	\$38,066,410	\$38,066,410	\$0	\$22,266,031	\$22,266,031	58.49%
	TOTAL	100.00%		8,379	\$38,066,410	\$38,066,410	\$0	\$22,266,031	\$22,266,031	58.49%

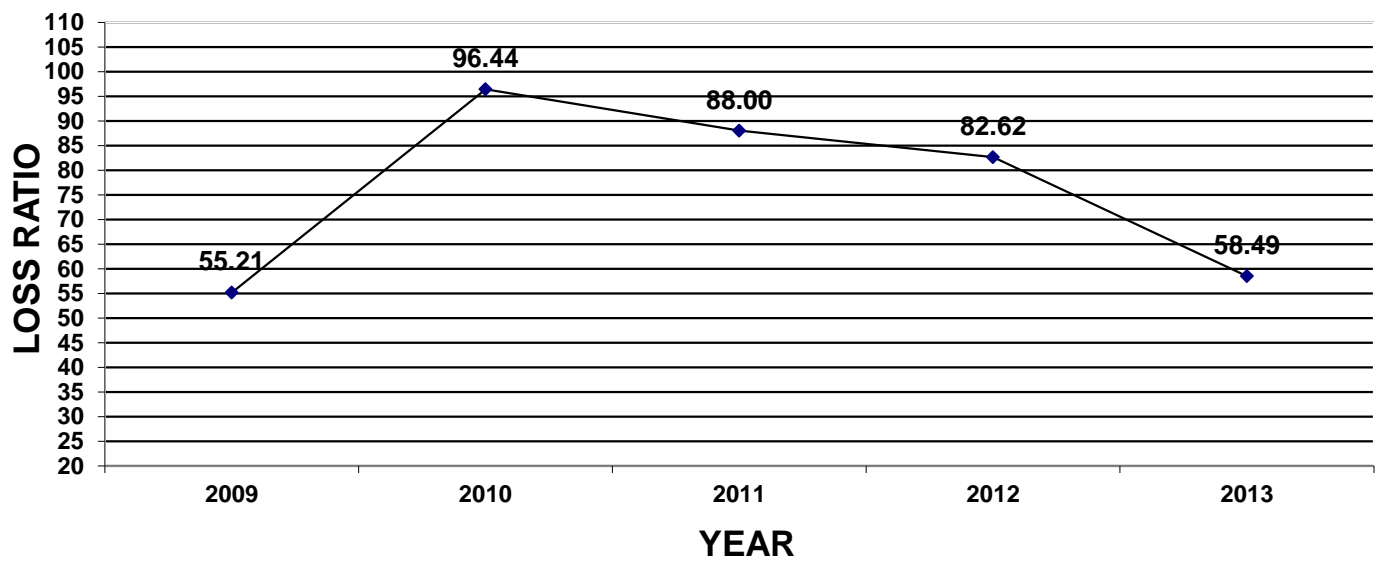
MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE

(LARGE EMPLOYERS) In Association Plans with Rate Differentials not exceeding 20%

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

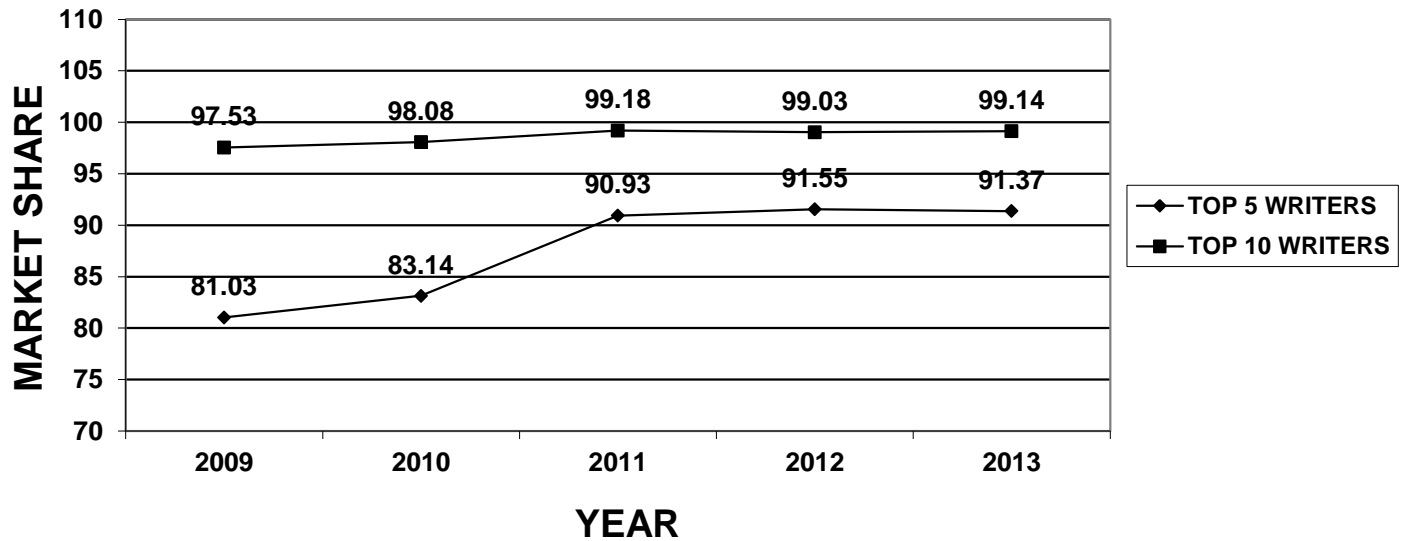


**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - LARGE EMPLOYER /UNION**

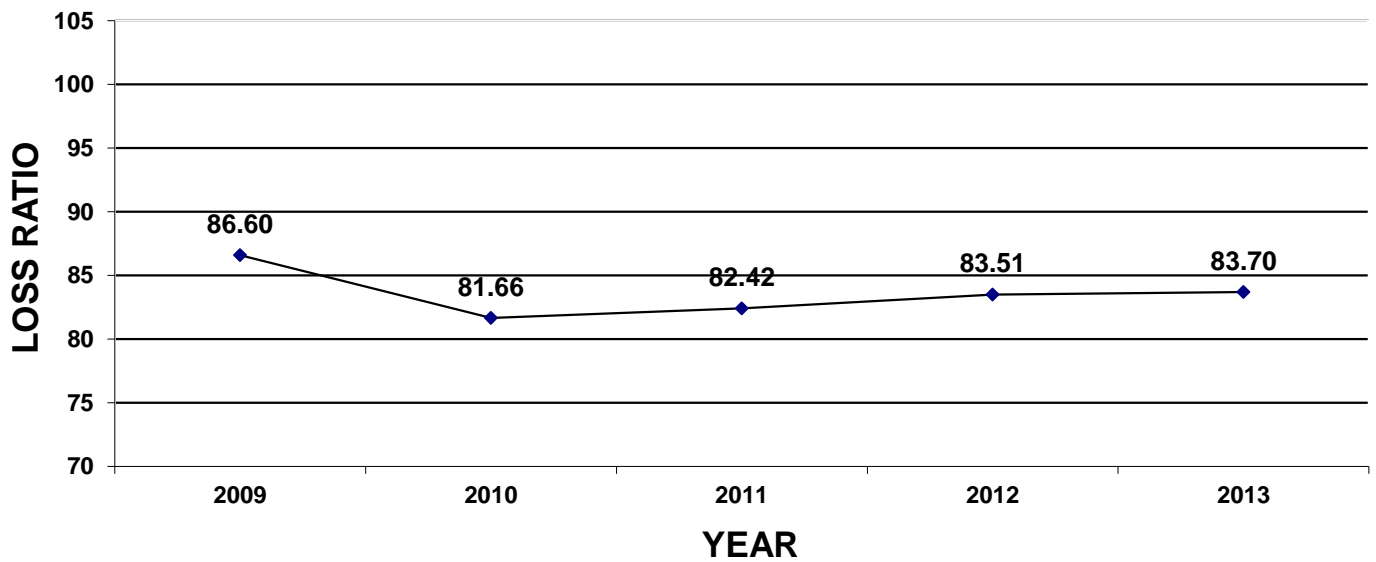
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.02%	22	87	\$339,015	\$329,439	\$0	\$141,747	\$152,974	46.43%
2	AETNA HEALTH INSURANCE COMPANY	0.00%	27	387	\$38,247	\$38,247	\$0	\$116,039	\$141,853	370.89%
3	AETNA LIFE INSURANCE COMPANY	4.69%	5	15,945	\$96,157,622	\$96,337,274	\$0	\$101,259,237	\$98,586,387	102.33%
4	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.08%	16	147	\$1,551,991	\$1,551,991	\$0	\$1,650,611	\$1,541,186	99.30%
5	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	29	0	\$0	\$0	\$0	\$50	\$0	N/A
6	AMERICAN NATIONAL INSURANCE COMPANY	0.11%	14	1,611	\$2,349,690	\$1,743,738	\$0	\$6,844,130	\$6,061,153	347.60%
7	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	29	0	\$0	\$0	\$0	\$36,161	\$36,161	N/A
8	BCS INSURANCE COMPANY	0.02%	20	750	\$410,514	\$381,104	\$0	\$99,843	\$91,450	24.00%
9	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	13.81%	3	65,940	\$283,156,346	\$283,156,346	\$0	\$254,632,725	\$241,660,270	85.35%
10	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.92%	9	9,291	\$18,899,712	\$19,313,161	\$0	\$15,706,794	\$17,606,031	91.16%
11	CONNECTICUT GENERAL LIFE INS CO	1.49%	7	14,621	\$30,545,422	\$28,911,907	\$0	\$21,846,233	\$16,624,359	57.50%
12	COVENTRY HEALTH AND LIFE INSURANCE COMPAN	12.34%	4	67,101	\$253,013,727	\$253,013,727	\$0	\$210,706,564	\$214,973,709	84.97%
13	COX HEALTH SYSTEMS INSURANCE COMPANY	3.81%	6	20,793	\$78,221,926	\$78,221,926	\$0	\$69,409,180	\$70,051,134	89.55%
14	FEDERATED MUTUAL INSURANCE COMPANY	0.17%	11	765	\$3,399,596	\$3,399,596	\$0	\$2,219,676	\$2,357,972	69.36%
15	GREAT WEST LIFE ASSURANCE COMPANY	0.01%	24	22	\$156,879	\$156,879	\$0	\$0	\$0	0.00%
16	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.00%	28	0	\$6	-\$9	\$0	\$17,163	-\$24,483	272033.33%
17	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	33.91%	1	156,874	\$695,275,627	\$693,854,904	\$0	\$570,158,759	\$565,735,611	81.54%
18	HUMANA INSURANCE COMPANY	1.12%	8	5,371	\$22,945,051	\$23,029,148	\$0	\$18,550,111	\$18,708,458	81.24%
19	JOHN ALDEN LIFE INSURANCE COMPANY	0.01%	23	46	\$224,205	\$209,481	\$0	\$217,620	\$188,198	89.84%
20	METROPOLITAN LIFE INSURANCE COMPANY	0.02%	19	3,923	\$458,127	\$371,845	\$0	\$170,293	\$217,404	58.47%
21	NATIONWIDE LIFE INSURANCE COMPANY	0.03%	18	742	\$554,096	\$221,862	\$0	\$85,735	\$86,702	39.08%
22	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	29	0	\$0	\$0	\$0	-\$1,497	-\$1,501	N/A
23	SHELTER LIFE INSURANCE COMPANY	0.09%	15	212	\$1,889,603	\$1,976,248	\$0	\$2,735,370	\$1,963,548	99.36%
24	SIERRA HEALTH AND LIFE INSURANCE COMPANY IN	0.00%	29	0	\$0	\$0	\$0	\$0	-\$1,771	N/A
25	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.00%	26	7	\$39,879	\$40,475	\$0	\$14,907	\$16,351	40.40%
26	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	0.42%	10	1,417	\$8,563,113	\$8,563,113	\$0	\$9,457,912	\$9,428,556	110.11%
27	TIME INSURANCE COMPANY	0.00%	25	13	\$44,461	\$45,018	\$0	\$26,343	\$27,166	60.34%
28	TRUSTMARK LIFE INSURANCE COMPANY	0.12%	13	2,280	\$2,410,642	\$2,441,855	\$0	\$1,704,298	\$1,732,279	70.94%
29	UNITED HEALTHCARE INSURANCE COMPANY	26.63%	2	122,653	\$545,982,753	\$546,646,978	\$0	\$436,168,185	\$440,829,617	80.64%
30	UNITED STATES FIRE INSURANCE COMPANY	0.05%	17	163,451	\$1,038,601	\$1,038,601	\$0	\$938,020	\$1,111,076	106.98%
31	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.02%	21	703	\$347,137	\$346,615	\$0	\$560,224	\$1,451,809	418.85%
32	USABLE LIFE	0.12%	12	0	\$2,446,694	\$2,446,694	\$0	\$2,686,000	\$2,686,000	109.78%
TOTAL		100.00%		655,152	\$2,050,460,682	\$2,047,788,163	\$0	\$1,728,158,433	\$1,714,039,659	83.70%

MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (LARGE EMPLOYER)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

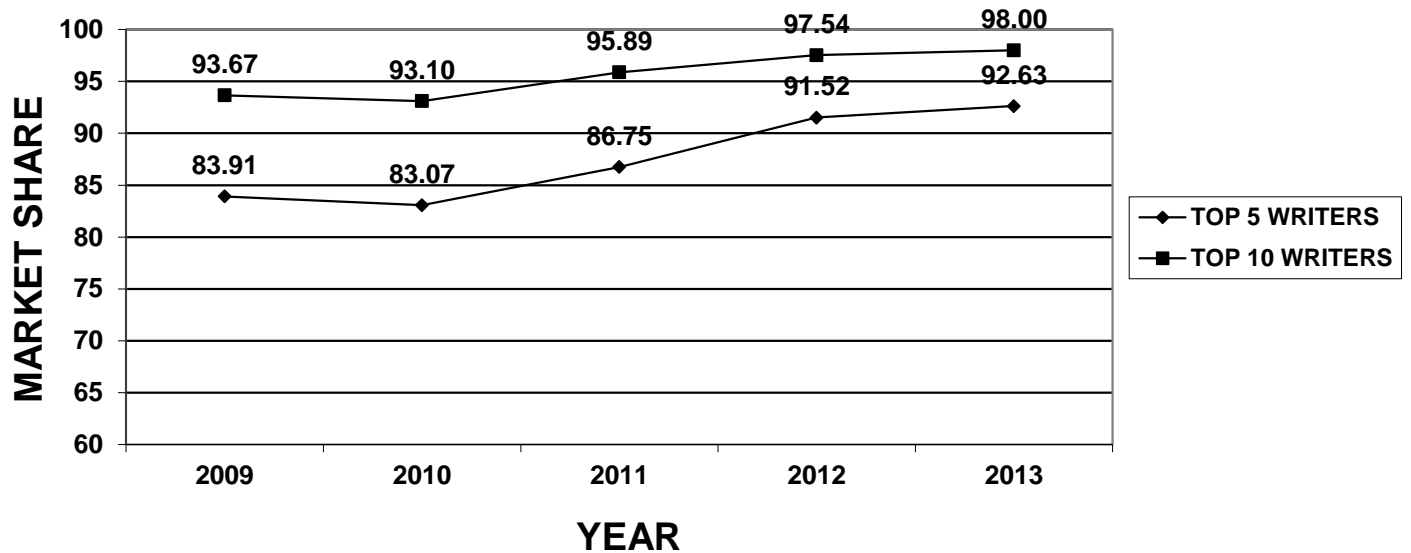


**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - ASSOCIATION**

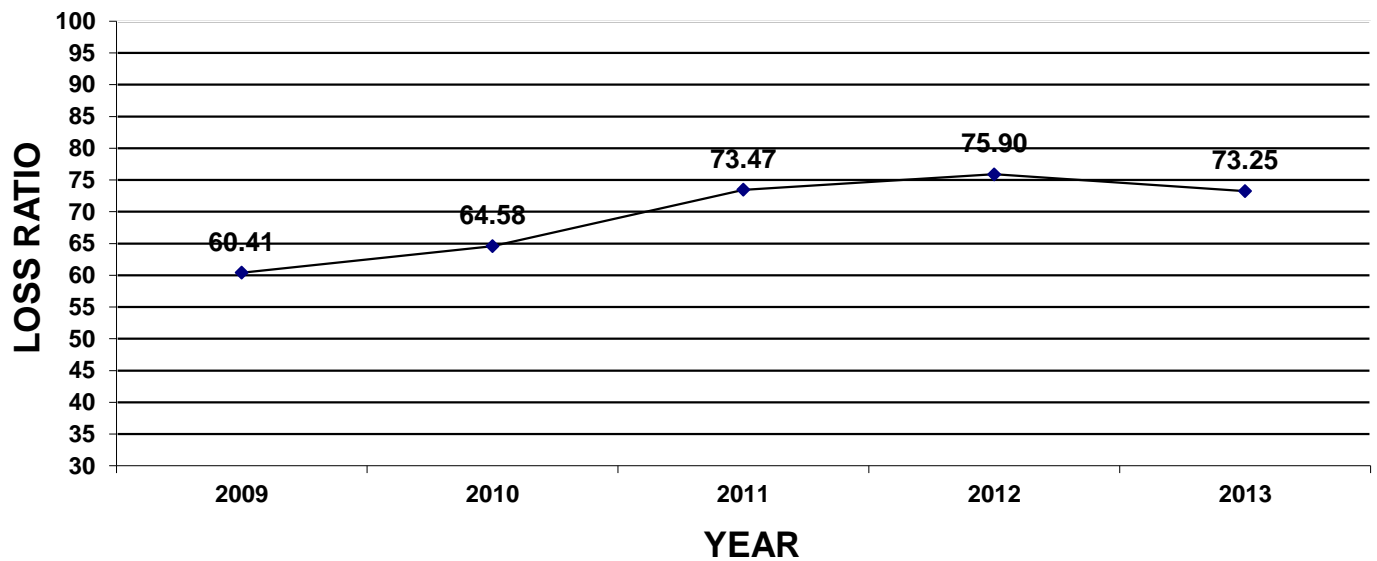
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	4.71%	4	7,728	\$9,768,483	\$11,102,523	\$0	\$6,884,014	\$8,130,304	73.23%
2	AMERICAN ALTERNATIVE INSURANCE CORPORATIO	0.01%	22	25	\$30,463	\$30,463	\$0	\$289	\$4,893	16.06%
3	AMERICAN NATIONAL LIFE INSURANCE COMPANY OI	0.31%	14	143	\$635,160	\$646,143	\$0	\$346,937	\$323,548	50.07%
4	AMERICAN REPUBLIC INSURANCE COMPANY	0.01%	23	0	\$26,992	\$29,728	\$0	\$64,112	\$59,208	199.17%
5	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.04%	18	41	\$76,238	\$76,486	\$0	\$55,069	\$23,142	30.26%
6	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.04%	17	20	\$92,108	\$91,524	\$0	\$44,070	\$49,522	54.11%
7	COMPANION LIFE INSURANCE COMPANY	0.39%	12	146	\$810,612	\$814,124	\$0	\$521,863	\$534,377	65.64%
8	CONNECTICUT GENERAL LIFE INS CO	0.00%	27	0	\$30	\$0	\$0	\$46	\$0	N/A
9	COVENTRY HEALTH AND LIFE INSURANCE COMPAN	18.37%	2	8,379	\$38,066,410	\$38,066,410	\$0	\$22,266,031	\$22,266,031	58.49%
10	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.21%	15	123	\$439,926	\$442,891	\$0	\$453,775	\$470,994	106.35%
11	GOLDEN RULE INSURANCE COMPANY	49.77%	1	54,059	\$103,109,554	\$104,763,046	\$0	\$81,637,274	\$82,460,746	78.71%
12	HCC LIFE INSURANCE COMPANY	0.00%	28	0	-\$3,872	\$4,450	\$0	\$943	-\$16,662	-374.43%
13	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	0.96%	9	327	\$1,997,605	\$2,018,325	\$0	\$2,097,516	\$2,124,364	105.25%
14	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.02%	20	11	\$49,758	\$49,758	\$0	\$28,997	\$29,946	60.18%
15	JOHN ALDEN LIFE INSURANCE COMPANY	1.94%	5	1,252	\$4,014,138	\$3,597,975	\$0	\$2,039,173	\$1,663,617	46.24%
16	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.01%	24	155	\$11,625	\$11,627	\$0	\$209,383	\$219,054	1884.01%
17	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.20%	16	86	\$421,710	\$434,523	\$0	\$532,806	\$634,427	146.01%
18	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	1.06%	8	764	\$2,191,189	\$2,261,928	\$0	\$1,842,131	\$1,315,065	58.14%
19	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.44%	10	264	\$914,023	\$923,961	\$0	\$550,901	\$81,761	8.85%
20	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	-0.04%	28	8	-\$76,355	-\$65,858	\$0	\$910	\$860	-1.31%
21	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	25	34	\$9,188	\$9,159	\$0	\$2,894	\$2,894	31.60%
22	NEW YORK LIFE INSURANCE COMPANY	1.13%	7	679	\$2,337,401	\$2,954,996	\$0	\$3,474,779	\$3,472,005	117.50%
23	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.00%	26	2	\$7,061	\$7,057	\$0	\$76,137	\$76,038	1077.48%
24	RESERVE NATIONAL INSURANCE COMPANY	0.04%	19	32	\$74,696	\$80,395	\$0	\$50,793	\$53,531	66.58%
25	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.32%	13	640	\$665,647	\$664,720	\$0	\$126,324	\$126,324	19.00%
26	STARR INDEMNITY & LIABILITY COMPANY	0.40%	11	525	\$825,665	\$835,298	\$0	\$1,066,689	\$1,586,105	189.88%
27	TIME INSURANCE COMPANY	17.84%	3	9,036	\$36,962,037	\$35,349,030	\$0	\$24,858,384	\$24,856,587	70.32%
28	TRUSTMARK INSURANCE COMPANY	0.02%	21	3	\$39,131	\$39,058	\$0	\$0	\$0	0.00%
29	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	28	0	\$0	\$0	\$0	\$868	\$882	N/A
30	UNITEDHEALTHCARE LIFE INSURANCE COMPANY	1.78%	6	716	\$3,689,398	\$3,403,928	\$0	\$2,452,204	\$2,284,416	67.11%
TOTAL		100.00%		85,198	\$207,186,021	\$208,643,668	\$0	\$151,685,312	\$152,833,979	73.25%

MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (ASSOCIATION)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

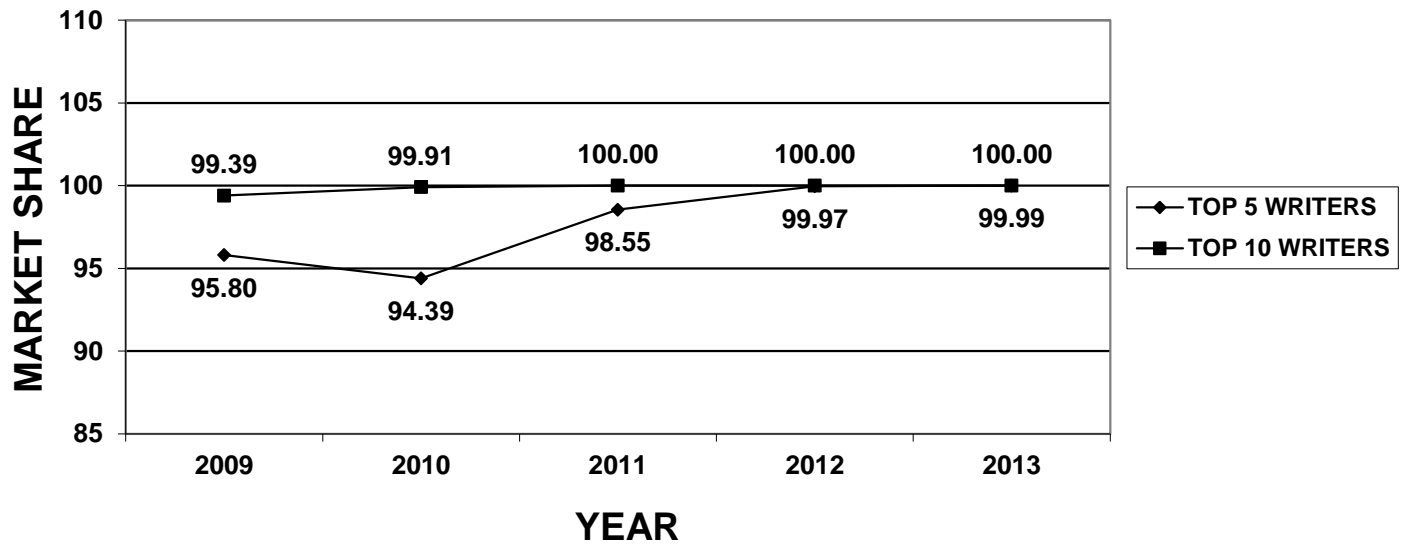


**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - DISCRETIONARY**

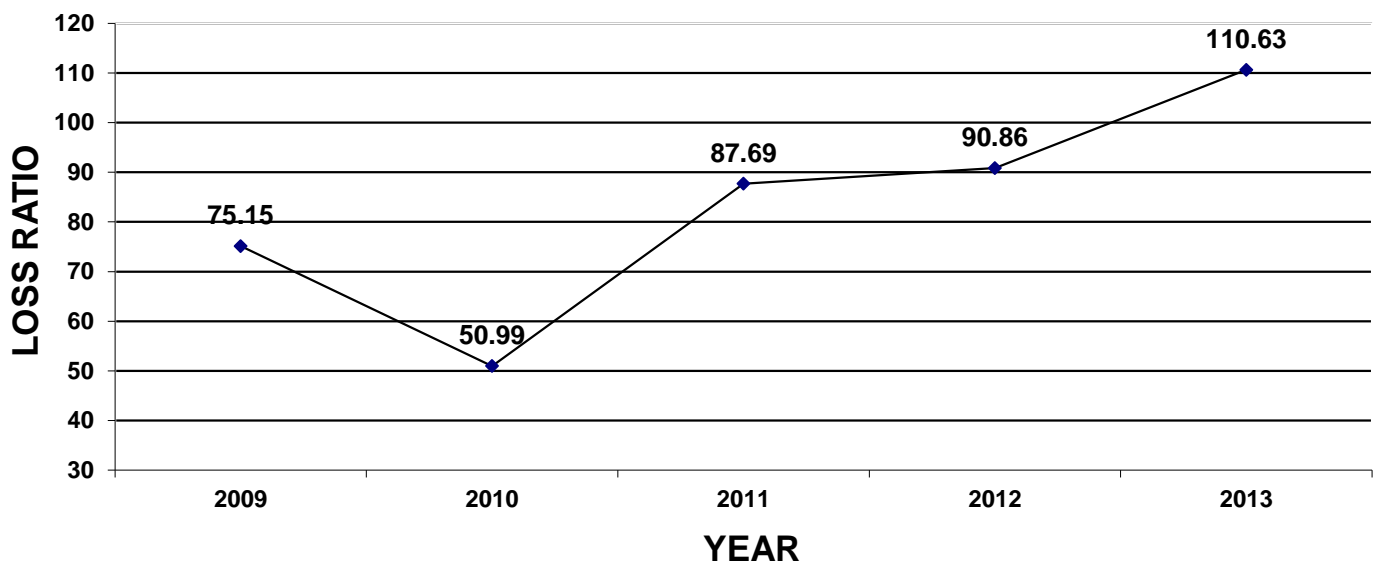
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CELTIC INSURANCE COMPANY	1.56%	3	5	\$52,409	\$52,827	\$0	\$27,243	\$25,058	47.43%
2	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	7	0	\$0	\$0	\$0	\$342	\$116	N/A
3	MUTUAL OF OMAHA INSURANCE COMPANY	0.01%	6	1	\$191	\$191	\$0	\$0	\$1	0.52%
4	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	2.65%	2	2,075	\$89,313	\$89,313	\$0	\$47,392	\$46,765	52.36%
5	TRUSTMARK INSURANCE COMPANY	0.72%	4	2	\$24,394	\$24,349	\$0	\$3,847	\$2,524	10.37%
6	UNION SECURITY INSURANCE COMPANY	0.03%	5	1	\$970	\$970	\$0	\$9,032	\$7,134	735.46%
7	UNITED SECURITY LIFE AND HEALTH INSURANCE CC	95.03%	1	1,123	\$3,201,301	\$3,295,268	\$0	\$3,383,118	\$3,749,479	113.78%
TOTAL		100.00%		3,207	\$3,368,578	\$3,462,918	\$0	\$3,470,974	\$3,831,077	110.63%

MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (DISCRETIONARY)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

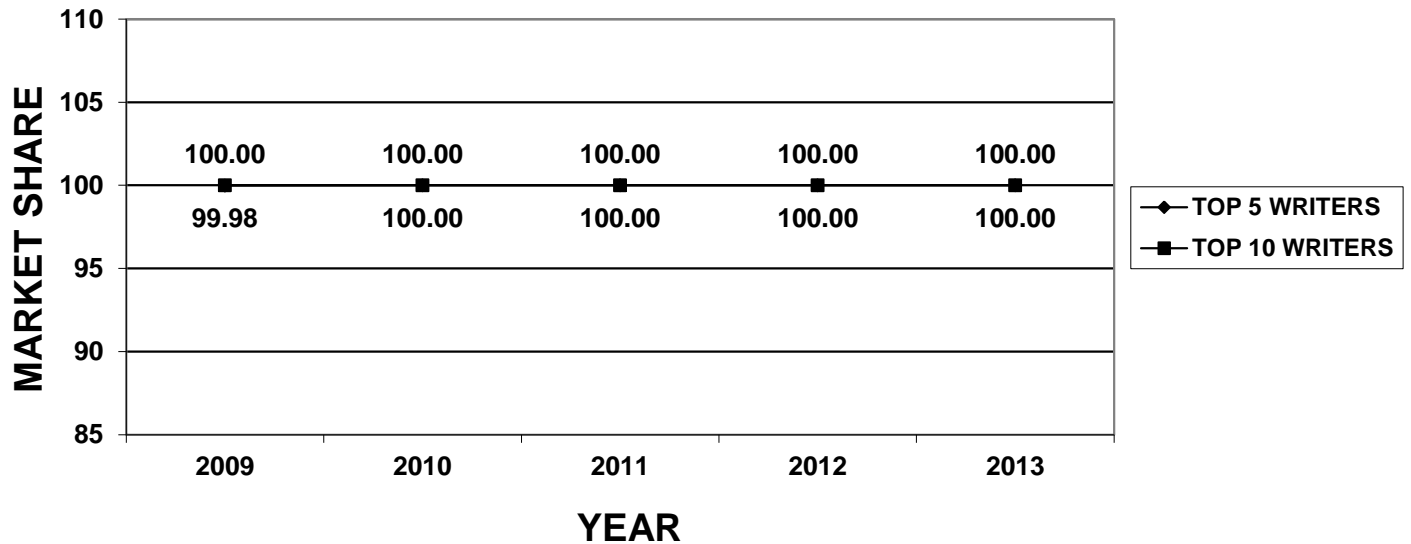


**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - FEDERAL EMPLOYEES**

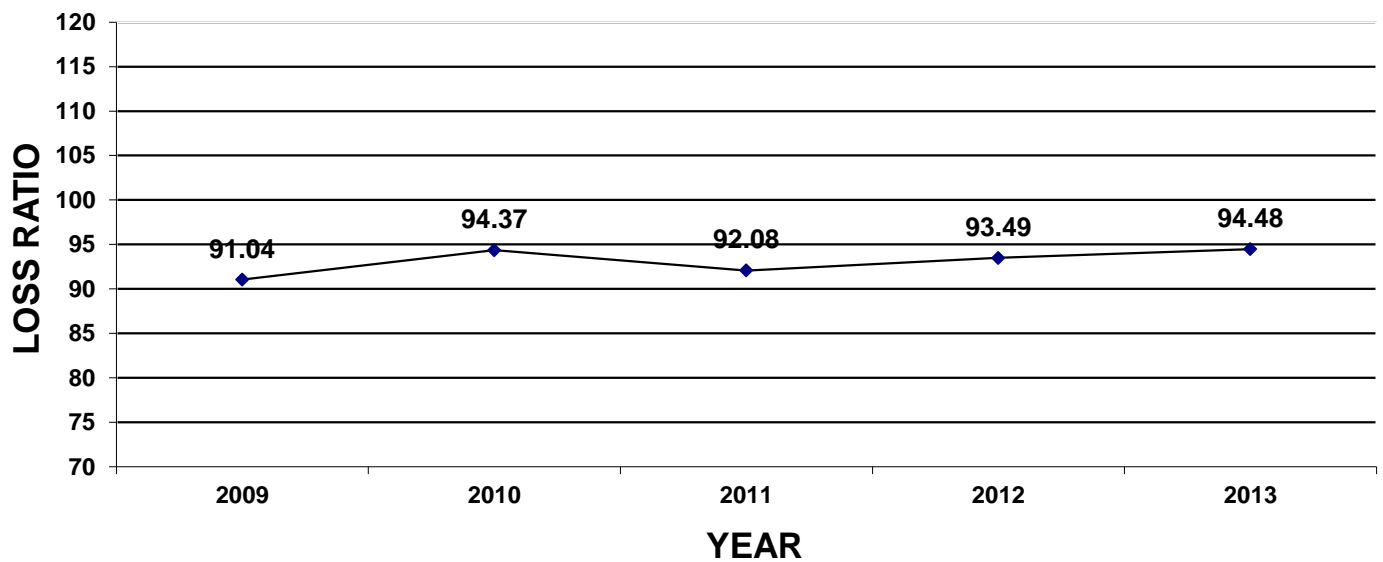
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	1.89%	3	7,762	\$9,648,440	\$10,084,457	\$0	\$7,778,878	\$8,009,343	79.42%
2	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	34.77%	2	29,662	\$177,284,941	\$177,284,941	\$0	\$167,585,070	\$167,951,773	94.74%
3	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	63.25%	1	65,437	\$322,464,052	\$324,814,481	\$0	\$306,944,244	\$308,004,394	94.82%
4	UNIMERICA INSURANCE COMPANY	0.08%	4	0	\$408,365	\$395,137	\$0	\$313,841	\$310,653	78.62%
TOTAL		100.00%		102,861	\$509,805,798	\$512,579,016	\$0	\$482,622,033	\$484,276,163	94.48%

MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (FEDERAL EMPLOYEES)

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP COMPREHENSIVE MEDICAL EXPENSE**

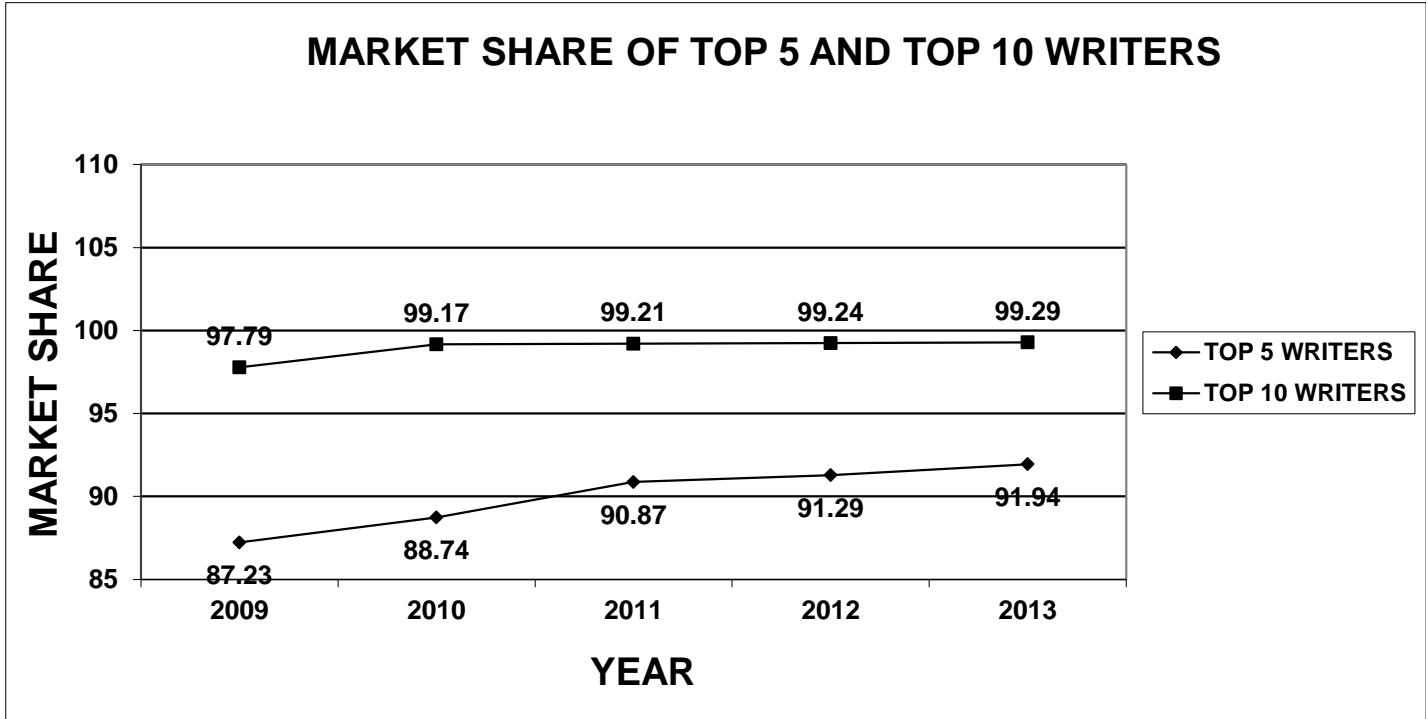
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.01%	39	87	\$339,015	\$329,439	\$0	\$141,747	\$152,974	46.43%
2	AETNA HEALTH INSURANCE COMPANY	0.00%	49	387	\$38,321	\$38,321	\$0	\$116,039	\$141,853	370.17%
3	AETNA LIFE INSURANCE COMPANY	4.23%	5	37,632	\$136,168,023	\$138,117,732	\$0	\$130,341,449	\$132,045,920	95.60%
4	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.05%	24	434	\$1,676,812	\$1,676,812	\$0	\$1,048,706	\$433,667	25.86%
5	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.05%	26	147	\$1,551,991	\$1,551,991	\$0	\$1,650,611	\$1,541,186	99.30%
6	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	58	0	\$0	\$0	\$0	\$50	\$0	N/A
7	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.04%	27	815	\$1,205,254	\$1,154,028	\$0	\$705,212	\$686,314	59.47%
8	AMERICAN NATIONAL INSURANCE COMPANY	0.07%	19	1,611	\$2,349,690	\$1,743,738	\$0	\$6,844,130	\$6,061,153	347.60%
9	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF	0.02%	32	143	\$635,160	\$646,143	\$0	\$346,937	\$323,548	50.07%
10	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	51	0	\$26,992	\$29,728	\$0	\$64,112	\$59,208	199.17%
11	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	58	0	\$0	\$0	\$0	\$36,161	\$36,161	N/A
12	BCS INSURANCE COMPANY	0.01%	36	750	\$410,514	\$381,104	\$0	\$99,843	\$91,450	24.00%
13	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	50	11	\$28,988	\$28,988	\$0	\$18,176	\$21,157	72.99%
14	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	19.26%	3	132,781	\$620,317,173	\$620,317,173	\$0	\$548,614,827	\$538,768,463	86.85%
15	CELTIC INSURANCE COMPANY	0.00%	46	5	\$52,409	\$52,827	\$0	\$27,243	\$25,058	47.43%
16	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	43	41	\$76,238	\$76,486	\$0	\$55,069	\$23,142	30.26%
17	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.59%	12	9,359	\$19,137,728	\$19,548,509	\$0	\$15,867,281	\$17,787,611	90.99%
18	COMPANION LIFE INSURANCE COMPANY	0.03%	31	146	\$810,612	\$814,124	\$0	\$521,863	\$534,377	65.64%
19	CONNECTICUT GENERAL LIFE INS CO	0.96%	10	14,626	\$30,781,785	\$29,139,050	\$0	\$22,107,946	\$16,824,847	57.74%
20	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	15.89%	4	134,367	\$511,847,524	\$511,847,524	\$0	\$413,096,505	\$420,650,862	82.18%
21	COX HEALTH SYSTEMS INSURANCE COMPANY	2.95%	7	24,475	\$94,934,662	\$94,934,662	\$0	\$82,992,853	\$83,760,440	88.23%
22	FEDERATED MUTUAL INSURANCE COMPANY	0.88%	11	7,770	\$28,247,151	\$28,247,151	\$0	\$19,804,067	\$21,037,952	74.48%
23	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	58	0	\$0	\$0	\$0	\$342	\$116	N/A
24	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.01%	35	123	\$439,926	\$442,891	\$0	\$453,775	\$470,994	106.35%
25	GOLDEN RULE INSURANCE COMPANY	3.20%	6	54,059	\$103,109,554	\$104,763,046	\$0	\$81,637,274	\$82,460,746	78.71%
26	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	41	22	\$156,879	\$156,879	\$0	\$0	\$0	0.00%
27	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.01%	40	6	\$202,072	\$202,072	\$0	\$143,135	\$106,132	52.52%
28	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.00%	57	0	\$6	-\$9	\$0	\$17,163	-\$24,483	272033.33%
29	HCC LIFE INSURANCE COMPANY	0.00%	58	0	-\$3,872	\$4,450	\$0	\$943	-\$16,662	-374.43%
30	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	47.30%	1	349,317	\$1,523,632,684	\$1,529,809,814	\$0	\$1,255,783,252	\$1,257,269,109	82.18%
31	HUMANA INSURANCE COMPANY	2.19%	8	18,263	\$70,413,422	\$70,671,500	\$0	\$53,137,940	\$53,591,533	75.83%
32	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.00%	47	11	\$49,758	\$49,758	\$0	\$28,997	\$29,946	60.18%
33	JOHN ALDEN LIFE INSURANCE COMPANY	0.33%	13	2,363	\$10,476,201	\$10,113,298	\$0	\$7,315,078	\$6,226,229	61.56%
34	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	52	155	\$11,625	\$11,627	\$0	\$209,383	\$219,054	1884.01%
35	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.00%	54	1	\$3,460	\$1,154	\$0	\$14,920	\$42,194	3656.33%
36	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.05%	23	374	\$1,748,848	\$1,760,905	\$0	\$1,815,268	\$1,877,301	106.61%
37	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.07%	21	764	\$2,191,189	\$2,261,928	\$0	\$1,842,131	\$1,315,065	58.14%
38	METROPOLITAN LIFE INSURANCE COMPANY	0.01%	34	3,923	\$458,127	\$371,845	\$0	\$170,293	\$217,404	58.47%
39	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.03%	29	264	\$914,023	\$923,961	\$0	\$550,901	\$81,761	8.85%
40	MUTUAL OF OMAHA INSURANCE COMPANY	0.00%	56	1	\$191	\$191	\$0	\$0	\$1	0.52%
41	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	58	8	-\$76,355	-\$65,858	\$0	\$910	\$860	-1.31%
42	NATIONAL UNION FIRE INSURANCE COMPANY OF PH	0.00%	42	2,075	\$89,313	\$89,313	\$0	\$47,392	\$46,765	52.36%
43	NATIONWIDE LIFE INSURANCE COMPANY	0.02%	33	776	\$563,284	\$231,021	\$0	\$88,629	\$89,596	38.78%
44	NEW YORK LIFE INSURANCE COMPANY	0.07%	20	679	\$2,337,401	\$2,954,996	\$0	\$3,474,779	\$3,472,005	117.50%
45	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.00%	53	2	\$7,061	\$7,057	\$0	\$76,137	\$76,038	1077.48%
46	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	58	0	\$0	\$0	\$0	-\$18,310	-\$18,365	N/A
47	RESERVE NATIONAL INSURANCE COMPANY	0.00%	44	32	\$74,696	\$80,395	\$0	\$50,793	\$53,531	66.58%
48	SHELTER LIFE INSURANCE COMPANY	0.06%	22	212	\$1,889,603	\$1,976,248	\$0	\$2,735,370	\$1,963,548	99.36%
49	SIERRA HEALTH AND LIFE INSURANCE COMPANY INC	0.00%	58	0	\$0	\$0	\$0	\$0	-\$1,771	N/A
50	STANDARD LIFE AND ACCIDENT INSURANCE COMPAN	0.00%	48	7	\$39,879	\$40,475	\$0	\$14,907	\$16,351	40.40%
51	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.05%	25	1,298	\$1,568,224	\$1,676,313	\$0	\$844,692	\$844,692	50.39%
52	STARR INDEMNITY & LIABILITY COMPANY	0.03%	30	525	\$825,665	\$835,298	\$0	\$1,066,689	\$1,586,105	189.88%
53	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	0.27%	14	1,417	\$8,563,113	\$8,563,113	\$0	\$9,457,912	\$9,428,556	110.11%
54	TIME INSURANCE COMPANY	1.27%	9	10,908	\$41,029,713	\$39,373,938	\$0	\$28,944,772	\$29,070,762	73.83%
55	TRUSTMARK INSURANCE COMPANY	0.00%	45	5	\$63,525	\$63,407	\$0	\$3,847	\$2,524	3.98%
56	TRUSTMARK LIFE INSURANCE COMPANY	0.26%	15	3,054	\$8,428,383	\$8,537,532	\$0	\$6,714,915	\$6,825,174	79.94%
57	UNIMERICA INSURANCE COMPANY	0.01%	37	0	\$408,365	\$395,137	\$0	\$313,841	\$310,653	78.62%
58	UNION SECURITY INSURANCE COMPANY	0.00%	55	1	\$970	\$970	\$0	\$9,032	\$7,134	735.46%
59	UNITED HEALTHCARE INSURANCE COMPANY	23.87%	2	192,031	\$769,061,713	\$769,725,938	\$0	\$578,061,928	\$582,723,360	75.71%
60	UNITED SECURITY LIFE AND HEALTH INSURANCE CC	0.10%	17	1,123	\$3,201,301	\$3,295,268	\$0	\$3,383,118	\$3,749,479	113.78%
61	UNITED STATES FIRE INSURANCE COMPANY	0.03%	28	163,451	\$1,038,601	\$1,038,601	\$0	\$938,020	\$1,111,076	106.98%
62	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.01%	38	703	\$347,137	\$346,615	\$0	\$560,224	\$1,451,809	418.85%
63	UNITEDHEALTHCARE LIFE INSURANCE COMPANY	0.11%	16	716	\$3,689,398	\$3,403,928	\$0	\$2,452,204	\$2,284,416	67.11%
64	USABLE LIFE	0.08%	18	0	\$2,446,694	\$2,446,694	\$0	\$2,686,000	\$2,686,000	109.78%
TOTAL		100.00%		813,172	\$3,221,351,732	\$3,227,983,149	\$0	\$2,694,406,294	\$2,691,502,456	83.38%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP MEDICARE SUPPLEMENT**

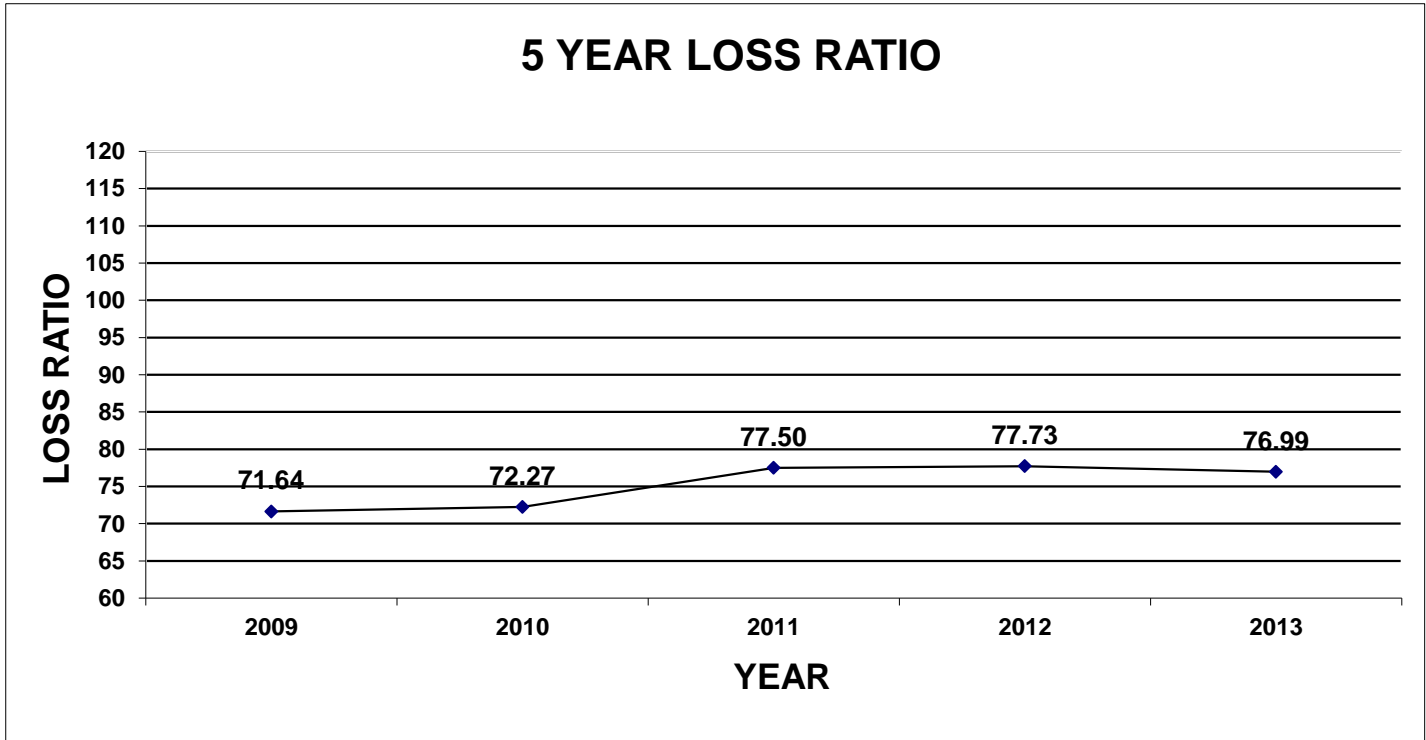
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	20	5	\$9,654	\$10,826	\$0	\$7,479	\$5,609	51.81%
2	AMERICAN NATIONAL LIFE INSURANCE COMPAN'	0.93%	9	583	\$1,834,094	\$1,890,901	\$0	\$1,251,485	\$1,185,070	62.67%
3	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	23	2	\$7,169	\$7,221	\$0	\$0	\$0	0.00%
4	AMERICAN REPUBLIC INSURANCE COMPANY	4.85%	2	3,387	\$9,536,171	\$9,719,266	\$0	\$6,781,961	\$6,754,968	69.50%
5	BANKERS LIFE AND CASUALTY COMPANY	1.90%	7	1,576	\$3,736,278	\$3,674,097	\$0	\$2,981,942	\$2,870,451	78.13%
6	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.09%	13	75	\$170,788	\$171,836	\$0	\$133,346	\$123,470	71.85%
7	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.00%	22	2	\$8,121	\$8,115	\$0	\$13,399	\$17,182	211.73%
8	COMBINED INSURANCE CO OF AMERICA	0.01%	19	6	\$9,969	\$9,999	\$0	\$13,729	\$13,427	134.28%
9	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.60%	10	376	\$1,174,059	\$1,191,102	\$0	\$908,712	\$863,716	72.51%
10	GLOBE LIFE AND ACCIDENT INSURANCE COMPAI	0.02%	15	18	\$40,592	\$40,729	\$0	\$27,278	\$28,592	70.20%
11	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.02%	16	10	\$33,213	\$32,927	\$0	\$16,923	\$19,478	59.16%
12	HARTFORD LIFE AND ACCIDENT INSURANCE COM	3.73%	4	48,675	\$7,341,265	\$7,288,217	\$0	\$4,031,218	\$4,175,924	57.30%
13	HARTFORD LIFE INSURANCE COMPANY	0.31%	11	3,729	\$608,177	\$577,989	\$0	\$800,716	\$808,120	139.82%
14	MEDICO INSURANCE COMPANY	3.23%	5	1,672	\$6,345,841	\$6,387,423	\$0	\$5,047,112	\$4,833,855	75.68%
15	MONUMENTAL LIFE INSURANCE COMPANY	0.16%	12	88	\$324,005	\$319,941	\$0	\$162,801	\$149,161	46.62%
16	MUTUAL OF OMAHA INSURANCE COMPANY	4.65%	3	3,383	\$9,141,380	\$9,196,960	\$0	\$6,813,953	\$6,693,140	72.78%
17	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	25	1	\$646	\$646	\$0	\$0	\$0	0.00%
18	OXFORD LIFE INSURANCE COMPANY	0.07%	14	80	\$129,357	\$129,229	\$0	\$115,976	\$107,999	83.57%
19	PRINCIPAL LIFE INSURANCE COMPANY	0.95%	8	632	\$1,861,421	\$1,861,745	\$0	\$1,431,276	\$1,410,316	75.75%
20	TRANSAMERICA LIFE INSURANCE COMPANY	2.97%	6	2,548	\$5,837,998	\$5,882,592	\$0	\$4,433,356	\$4,529,956	77.01%
21	UNION FIDELITY LIFE INSURANCE COMPANY	0.02%	17	12	\$30,693	\$31,921	\$0	\$23,207	\$21,465	67.24%
22	UNION LABOR LIFE INSURANCE COMPANY	0.01%	18	6	\$13,322	\$13,301	\$0	\$4,107	\$4,326	32.52%
23	UNITED HEALTHCARE INSURANCE COMPANY	75.49%	1	66,605	\$148,439,623	\$148,550,728	\$0	\$116,535,620	\$117,048,417	78.79%
24	UNITED TEACHER ASSOCIATES INSURANCE COM	0.00%	21	3	\$9,520	\$9,515	\$0	\$9,445	\$8,132	85.47%
25	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	24	3	\$1,189	\$1,440	\$0	\$3,488	\$1,986	137.92%
TOTAL		100.00%		133,477	\$196,644,545	\$197,008,666	\$0	\$151,548,529	\$151,674,760	76.99%

MISSOURI GROUP MEDICARE SUPPLEMENT INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

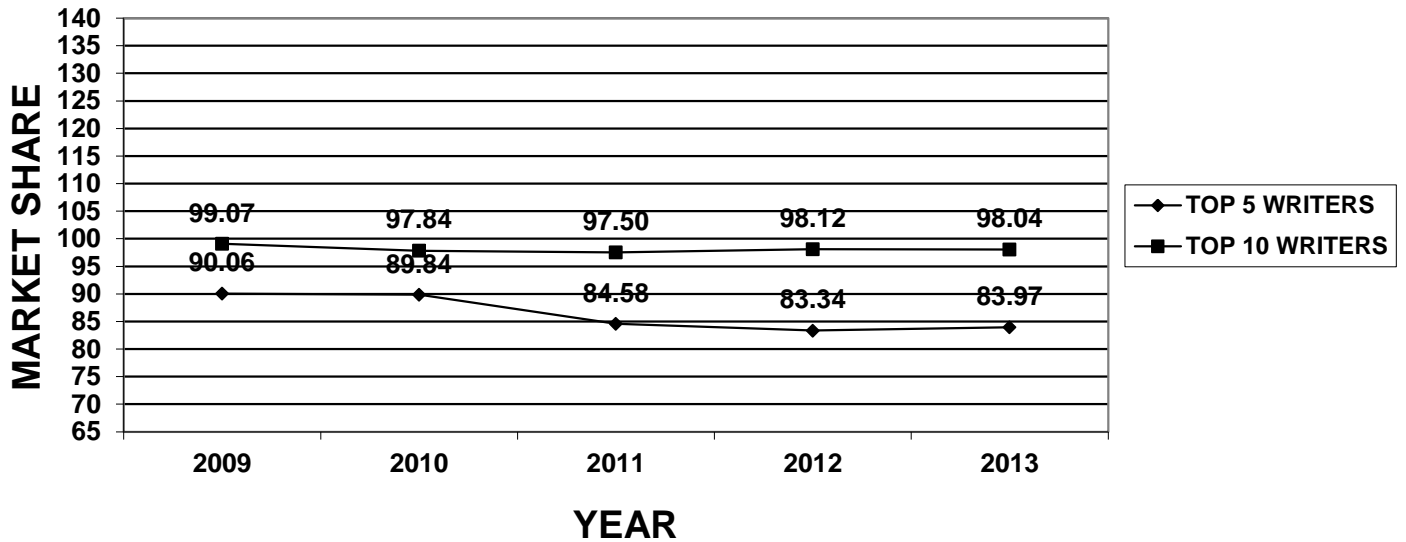


**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP LONG TERM CARE**

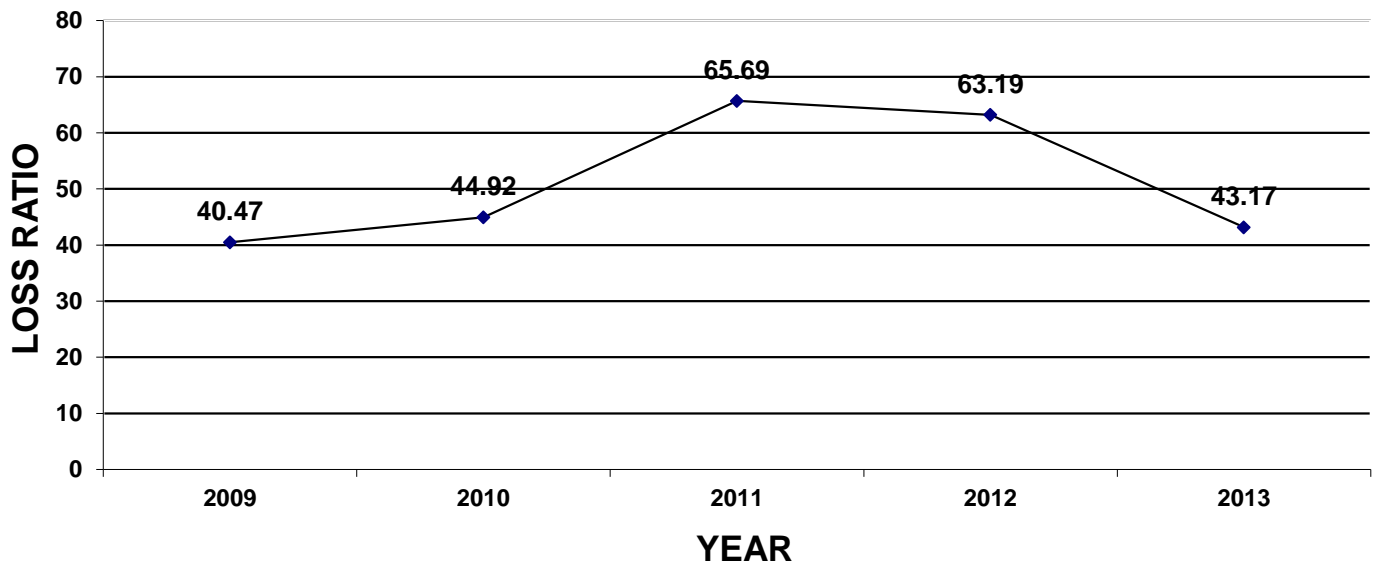
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	0.81%	8	381	\$270,351	\$282,767	\$0	\$228,637	\$271,347	95.96%
2	ALLIANZ LIFE INSURANCE COMPANY OF NORTH /	0.00%	32	6	\$800	\$844	\$0	\$0	\$0	0.00%
3	ALLSTATE LIFE INSURANCE COMPANY	0.24%	12	78	\$80,580	\$83,323	\$0	\$296,187	\$318,012	381.66%
4	AMERICAN FIDELITY ASSURANCE COMPANY	0.11%	16	53	\$36,604	\$36,277	\$0	\$0	-\$25,723	-70.91%
5	AMERICAN REPUBLIC INSURANCE COMPANY	0.21%	14	73	\$70,129	\$79,416	\$0	\$313,449	\$19,615	24.70%
6	BCS INSURANCE COMPANY	0.00%	34	1	\$94	-\$105	\$0	\$0	-\$119	113.33%
7	CONNECTICUT GENERAL LIFE INS CO	0.09%	19	55	\$31,252	\$31,252	\$0	\$68,649	\$282,202	902.99%
8	CONTINENTAL CASUALTY COMPANY	6.60%	6	3,446	\$2,206,232	-\$188,530	\$0	\$602,420	\$564,551	-299.45%
9	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE I	0.03%	27	380	\$8,990	\$9,140	\$0	\$0	\$98	1.07%
10	GENWORTH LIFE INSURANCE COMPANY	10.15%	4	2,440	\$3,394,377	\$3,392,840	\$0	\$858,795	\$1,294,257	38.15%
11	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	31	1	\$1,320	\$1,320	\$0	\$0	\$119	9.02%
12	HARTFORD LIFE INSURANCE COMPANY	0.01%	28	2	\$3,442	\$3,271	\$0	\$0	\$0	0.00%
13	JOHN HANCOCK LIFE & HEALTH INSURANCE COM	0.07%	20	17	\$23,356	\$23,380	\$0	\$0	\$0	0.00%
14	JOHN HANCOCK LIFE INSURANCE COMPANY (US	21.46%	2	9,644	\$7,177,989	\$7,178,912	\$0	\$3,879,682	-\$1,236,166	-17.22%
15	MEDAMERICA INSURANCE COMPANY	0.11%	17	39	\$35,605	\$41,224	\$0	\$17,562	\$18,358	44.53%
16	METLIFE INSURANCE COMPANY OF CONNECTICU	0.03%	26	18	\$9,466	\$9,358	\$0	\$32,342	\$32,345	345.64%
17	METROPOLITAN LIFE INSURANCE COMPANY	18.27%	3	8,629	\$6,110,750	\$5,772,336	\$0	\$5,465,562	\$6,408,668	111.02%
18	MONUMENTAL LIFE INSURANCE COMPANY	0.01%	30	3	\$2,220	\$2,256	\$0	\$8,155	\$14,060	623.23%
19	MONY LIFE INSURANCE COMPANY	0.01%	29	7	\$2,966	\$2,965	\$0	\$0	\$0	0.00%
20	MUTUAL OF OMAHA INSURANCE COMPANY	0.51%	10	172	\$169,932	\$166,892	\$0	\$205,650	\$246,526	147.72%
21	NEW YORK LIFE INSURANCE COMPANY	0.23%	13	106	\$75,683	\$77,087	\$0	\$271,952	\$317,578	411.97%
22	PRINCIPAL LIFE INSURANCE COMPANY	0.05%	22	47	\$18,209	\$19,830	\$0	\$28,710	\$28,710	144.78%
23	PROVIDENT LIFE AND ACCIDENT INSURANCE COI	0.11%	18	40	\$35,135	\$35,135	\$0	\$70,553	\$171,127	487.06%
24	PRUDENTIAL INSURANCE COMPANY OF AMERICA	5.61%	7	2,416	\$1,875,758	\$1,729,372	\$0	\$433,090	\$719,581	41.61%
25	RIVERSOURCE LIFE INSURANCE COMPANY	0.05%	23	11	\$16,620	\$16,794	\$0	\$0	\$0	0.00%
26	SENIOR HEALTH INSURANCE COMPANY OF PENN	0.13%	15	60	\$43,289	\$56,189	\$0	\$218,580	\$420,116	747.68%
27	SENTRY INSURANCE A MUTUAL COMPANY	0.04%	24	24	\$13,873	\$7,198	\$0	\$42,500	\$47,162	655.21%
28	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	33	1	\$503	\$203	\$0	\$28,245	\$21,872	10774.38%
29	STONEBRIDGE LIFE INSURANCE COMPANY	0.55%	9	105	\$184,958	\$214,058	\$0	\$482,345	-\$75,256	-35.16%
30	TEACHERS INSURANCE AND ANNUITY ASSOCIAT	0.34%	11	95	\$112,849	\$113,964	\$0	\$1,334,933	\$334,925	293.89%
31	TRANSAMERICA LIFE INSURANCE COMPANY	7.43%	5	1,843	\$2,486,258	\$2,520,752	\$0	\$1,726,370	\$1,663,230	65.98%
32	UNITED TEACHER ASSOCIATES INSURANCE COM	0.04%	25	14	\$12,143	\$14,761	\$0	\$38,987	\$61,983	419.91%
33	UNUM LIFE INSURANCE COMPANY OF AMERICA	26.67%	1	23,862	\$8,920,022	\$8,937,171	\$0	\$870,244	\$1,217,567	13.62%
34	WASHINGTON NATIONAL INSURANCE COMPANY	0.06%	21	35	\$20,365	\$49,974	\$0	\$153,934	\$125,865	251.86%
TOTAL		100.00%		54,104	\$33,452,120	\$30,721,626	\$0	\$17,677,533	\$13,262,610	43.17%

MISSOURI GROUP LONG TERM CARE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

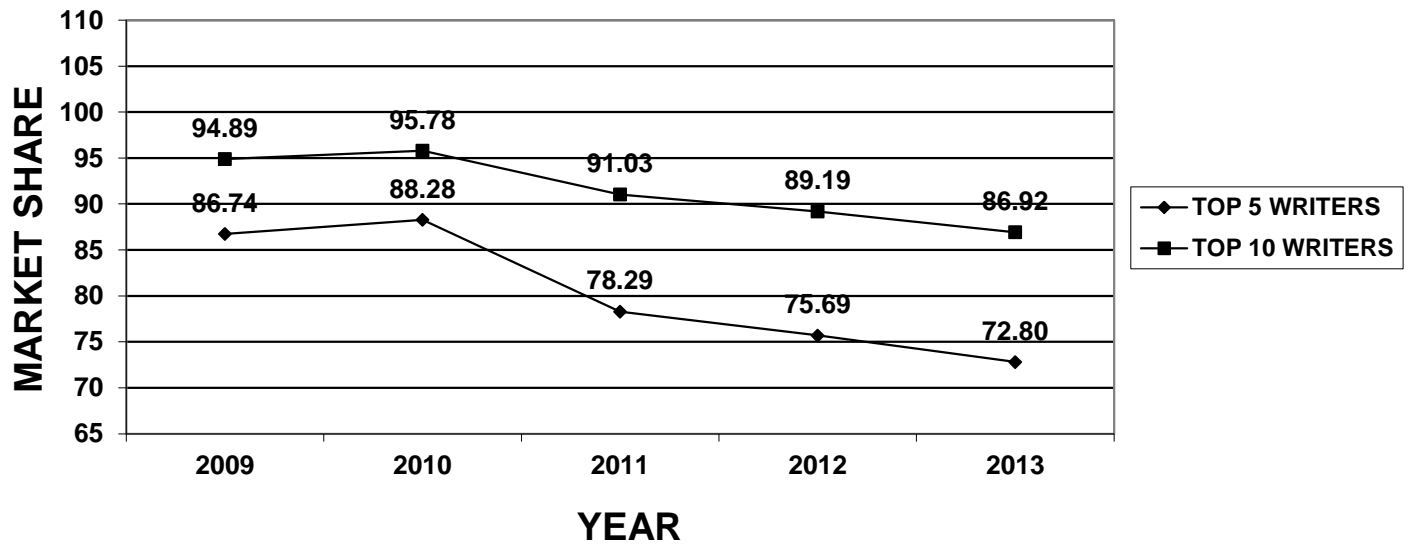


**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP SPECIFIED DISEASE**

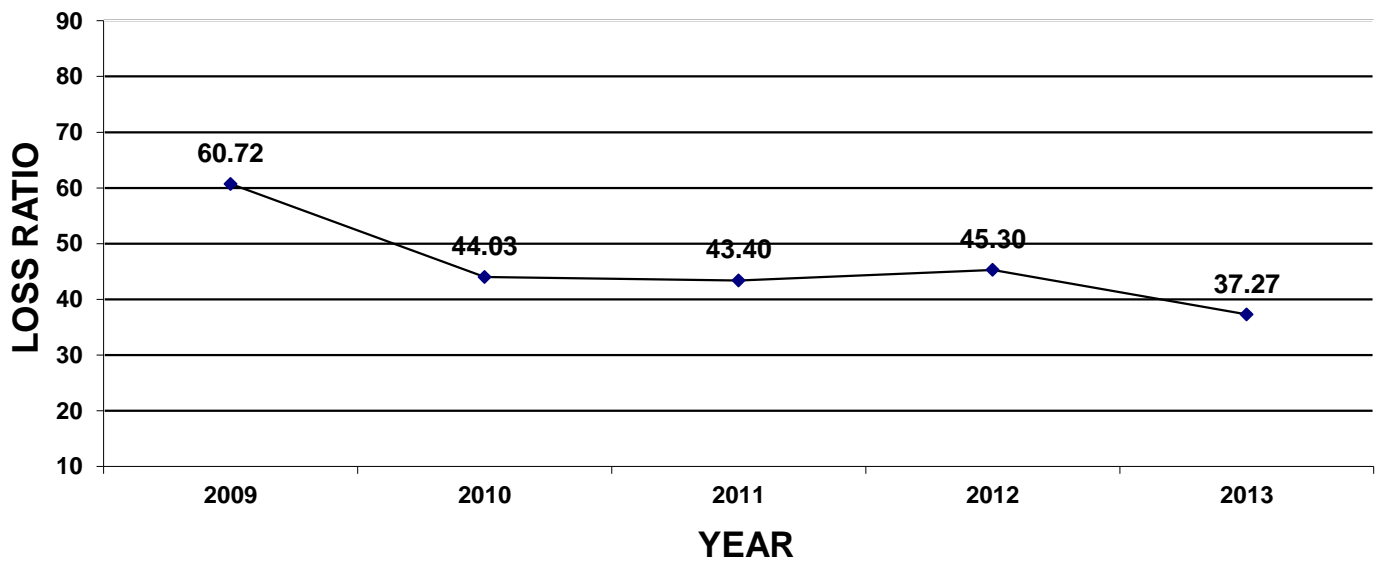
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY LIFE ASSURANCE COMPANY (	0.05%	28	5	\$9,975	\$9,986	\$0	\$16,133	\$15,701	157.23%
2	AMERICAN GENERAL LIFE INSURANCE CO	5.16%	6	2,300	\$1,030,433	\$1,096,019	\$0	\$22,835	-\$27,361	-2.50%
3	AMERICAN HERITAGE LIFE INSURANCE COMPAN'	32.03%	1	47,303	\$6,396,424	\$6,420,999	\$0	\$2,710,502	\$2,818,356	43.89%
4	AXIS INSURANCE COMPANY	0.00%	37	318	\$518	\$474	\$0	\$0	\$134	28.27%
5	BALTIMORE LIFE INSURANCE COMPANY THE	0.01%	34	8	\$2,360	\$2,360	\$0	\$19,200	\$19,200	813.56%
6	BOSTON MUTUAL LIFE INSURANCE COMPANY	1.66%	13	1,351	\$332,452	\$332,546	\$0	\$64,960	\$61,828	18.59%
7	COLONIAL LIFE & ACCIDENT INSURANCE COMPA	0.99%	16	703	\$197,908	\$205,343	\$0	\$28,271	\$56,013	27.28%
8	COLONIAL PENN LIFE INSURANCE COMPANY	0.01%	36	2	\$1,023	\$1,012	\$0	\$0	\$114	11.26%
9	COMBINED INSURANCE CO OF AMERICA	0.63%	19	936	\$125,651	\$124,978	\$0	\$248,897	\$224,920	179.97%
10	CONTINENTAL AMERICAN INSURANCE COMPANY	15.41%	2	14,819	\$3,077,492	\$3,279,679	\$0	\$1,050,345	\$1,076,353	32.82%
11	FAMILY HERITAGE LIFE INSURANCE COMPANY O	0.17%	24	126	\$34,730	\$34,132	\$0	\$705	\$1,053	3.09%
12	FIDELITY SECURITY LIFE INSURANCE COMPANY	1.17%	15	2,236	\$234,338	\$236,830	\$0	\$63,896	\$61,166	25.83%
13	FREEDOM LIFE INSURANCE COMPANY OF AMERI	1.76%	11	324	\$352,387	\$354,762	\$0	\$101,056	\$104,891	29.57%
14	GENWORTH LIFE AND ANNUITY INSURANCE COM	0.01%	35	5	\$1,059	\$1,041	\$0	\$0	\$0	0.00%
15	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.03%	30	19	\$5,506	\$5,293	\$0	\$0	-\$94	-1.78%
16	GUARDIAN LIFE INSURANCE COMPANY OF AMER	0.81%	17	1,702	\$162,315	\$159,234	\$0	\$7,032	\$64,786	40.69%
17	KANAWHA INSURANCE COMPANY	2.03%	9	3,183	\$405,596	\$405,596	\$0	\$306,514	\$210,804	51.97%
18	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	40	1	\$6	\$6	\$0	\$206,737	\$215,738	3595633.33%
19	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.77%	18	482	\$154,495	\$0	\$0	\$21,875	\$0	N/A
20	MEGA LIFE AND HEALTH INSURANCE COMPANY 1	0.22%	23	265	\$44,136	\$44,092	\$0	\$0	-\$2,763	-6.27%
21	MIDWEST NATIONAL LIFE INSURANCE COMPANY	0.07%	27	82	\$14,524	\$15,013	\$0	\$0	-\$2,331	-15.53%
22	MONUMENTAL LIFE INSURANCE COMPANY	2.17%	8	2,070	\$432,398	\$426,975	\$0	\$200,235	\$183,458	42.97%
23	MUTUAL OF OMAHA INSURANCE COMPANY	9.01%	4	19,160	\$1,798,657	\$1,821,973	\$0	\$522,323	\$651,788	35.77%
24	NATIONAL HEALTH INSURANCE COMPANY	0.02%	31	5	\$4,437	\$5,218	\$0	\$0	\$2,184	41.86%
25	NATIONAL UNION FIRE INSURANCE COMPANY OF	7.25%	5	18,926	\$1,448,019	\$1,454,778	\$0	\$676,653	\$509,201	35.00%
26	PHILADELPHIA AMERICAN LIFE INSURANCE COM	0.02%	32	19	\$4,350	\$4,342	\$0	\$25,000	\$25,000	575.77%
27	PHYSICIANS MUTUAL INSURANCE COMPANY	0.08%	26	16	\$15,371	\$14,104	\$0	\$0	\$13,427	95.20%
28	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	38	11	\$492	\$492	\$0	\$0	\$0	0.00%
29	RELIASTAR LIFE INSURANCE COMPANY	0.56%	20	496	\$112,822	\$120,939	\$0	\$15,600	\$19,453	16.08%
30	STANDARD LIFE AND ACCIDENT INSURANCE COM	0.01%	33	8	\$2,699	\$2,669	\$0	\$0	\$0	0.00%
31	STANDARD SECURITY LIFE INSURANCE COMPAN	0.04%	29	3,976	\$8,605	\$3,846	\$0	\$26,407	\$26,407	686.61%
32	STONEBRIDGE LIFE INSURANCE COMPANY	0.15%	25	431	\$29,882	\$30,062	\$0	\$5,172	\$6,617	22.01%
33	SYMETRA LIFE INSURANCE COMPANY	1.72%	12	204	\$343,004	\$342,796	\$0	\$1,937	\$1,989	0.58%
34	TRANSAMERICA LIFE INSURANCE COMPANY	1.85%	10	1,208	\$369,906	\$379,602	\$0	\$183,988	\$183,297	48.29%
35	TRUSTMARK INSURANCE COMPANY	0.43%	21	662	\$86,856	\$87,169	\$0	\$32,564	\$21,367	24.51%
36	UNION FIDELITY LIFE INSURANCE COMPANY	1.43%	14	2,181	\$286,059	\$284,358	\$0	\$83,794	\$75,347	26.50%
37	UNION LABOR LIFE INSURANCE COMPANY	0.00%	39	4	\$184	\$184	\$0	\$0	\$9	4.89%
38	UNITED STATES FIRE INSURANCE COMPANY	0.22%	22	4,707	\$44,659	\$44,659	\$0	\$0	\$7,441	16.66%
39	UNUM LIFE INSURANCE COMPANY OF AMERICA	9.10%	3	6,108	\$1,816,641	\$1,876,719	\$0	\$437,575	\$457,555	24.38%
40	WASHINGTON NATIONAL INSURANCE COMPANY	2.91%	7	1,976	\$580,163	\$587,423	\$0	\$429,482	\$452,461	77.02%
TOTAL		100.00%		138,338	\$19,968,532	\$20,217,703	\$0	\$7,509,688	\$7,535,509	37.27%

MISSOURI GROUP SPECIFIED DISEASE INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP ACCIDENT ONLY**

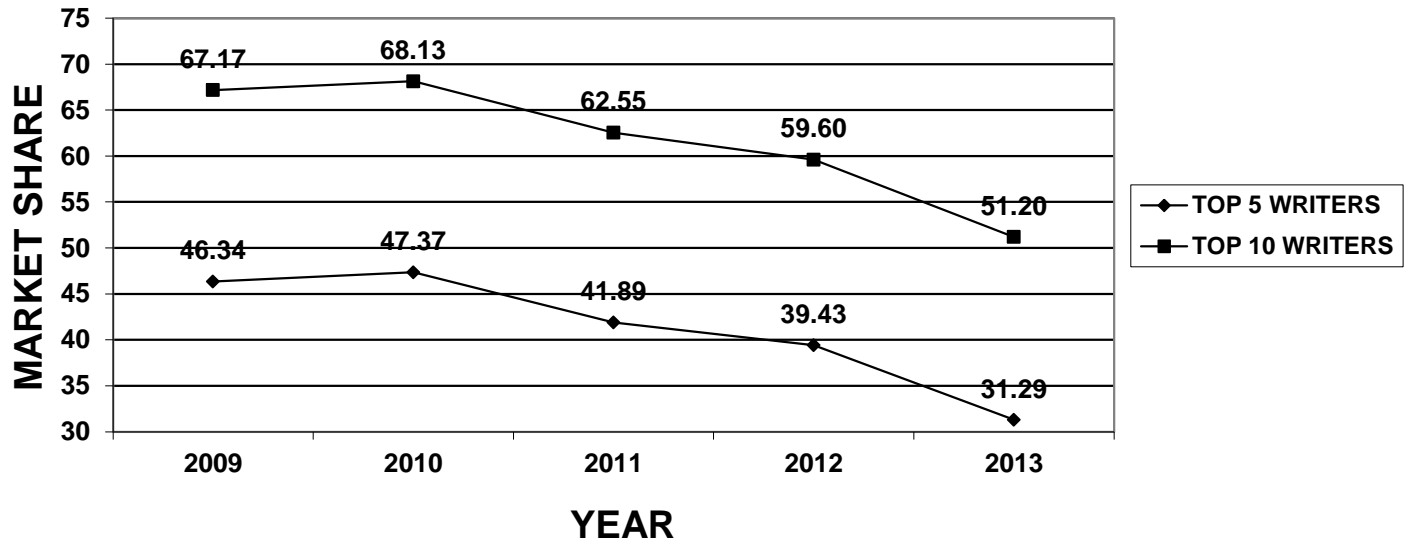
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	104	7	\$272	\$209	\$0	\$0	\$30	14.35%
2	AAA LIFE INSURANCE COMPANY	0.83%	30	5,493	\$825,277	\$832,145	\$0	\$27,108	\$56,153	6.75%
3	ACE AMERICAN INSURANCE COMPANY	0.66%	33	93,073	\$648,871	\$625,589	\$0	\$126,473	\$125,560	20.07%
4	ACE PROPERTY AND CASUALTY INSURANCE CO	1.63%	19	0	\$1,612,422	\$1,886,319	\$0	\$891,508	\$1,367,581	72.50%
5	AETNA LIFE INSURANCE COMPANY	0.40%	42	16,169	\$391,171	\$392,269	\$0	\$1,321,034	\$1,394,852	355.59%
6	ALLSTATE LIFE INSURANCE COMPANY	0.48%	39	4,248	\$476,132	\$482,736	\$0	\$497,521	\$547,087	113.33%
7	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	93	12	\$2,315	\$2,261	\$0	\$817	\$655	28.97%
8	AMERICAN GENERAL LIFE INSURANCE CO	0.84%	29	5,828	\$828,162	\$851,997	\$0	\$5,041	\$23,423	2.75%
9	AMERICAN HEALTH AND LIFE INSURANCE COMP	0.01%	87	63	\$6,777	\$6,852	\$0	\$0	\$1,224	17.86%
10	AMERICAN HERITAGE LIFE INSURANCE COMPAN	3.83%	9	53,895	\$3,792,223	\$3,828,559	\$0	\$1,609,885	\$1,619,797	42.31%
11	AMERICAN INCOME LIFE INSURANCE CO	0.28%	49	178,922	\$273,959	\$276,871	\$0	\$201,126	\$190,370	68.76%
12	AMERICAN NATIONAL LIFE INSURANCE COMPAN	0.00%	96	4	\$1,728	\$2,387	\$0	\$0	\$139	5.82%
13	AMERICAN SENTINEL INSURANCE COMPANY	0.01%	84	919	\$9,147	\$8,749	\$0	\$25	\$25	0.29%
14	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.59%	35	96,560	\$585,810	\$585,810	\$0	\$140,767	\$142,821	24.38%
15	AMERICAN UNITED LIFE INSURANCE COMPANY	0.13%	60	8,014	\$131,492	\$131,267	\$0	\$15,000	\$15,697	11.96%
16	AMEX ASSURANCE COMPANY	0.34%	47	327,888	\$337,306	\$308,647	\$0	\$2,150	\$45,162	14.63%
17	ANTHEM LIFE INSURANCE COMPANY	0.80%	31	71,136	\$794,613	\$794,057	\$0	\$280,250	\$278,661	35.09%
18	ASSURITY LIFE INSURANCE COMPANY	0.01%	83	80	\$10,128	\$11,696	\$0	\$1,000	\$2,190	18.72%
19	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.52%	38	2,906	\$515,664	\$487,888	\$0	\$544,459	\$568,642	116.55%
20	ATLANTIC SPECIALTY INSURANCE COMPANY	0.87%	28	2,473	\$864,363	\$956,350	\$0	\$100,744	\$301,516	31.53%
21	AUTO CLUB LIFE INSURANCE COMPANY	0.05%	73	629	\$47,466	\$47,837	\$0	\$25,000	\$24,688	51.61%
22	AXIS INSURANCE COMPANY	0.13%	61	197,230	\$129,382	\$79,973	\$0	\$1,094	\$17,507	21.89%
23	BALBOA LIFE INSURANCE COMPANY	0.15%	57	7,517	\$149,785	\$143,908	\$0	\$16,701	\$12,724	8.84%
24	BANKERS LIFE AND CASUALTY COMPANY	0.00%	111	2	\$0	\$0	\$0	\$0	\$0	N/A
25	BCS INSURANCE COMPANY	0.01%	89	20	\$5,293	\$4,289	\$0	\$89,411	\$88,510	2063.65%
26	BERKLEY LIFE AND HEALTH INSURANCE COMPAN	0.34%	46	31,857	\$337,908	\$839,061	\$0	\$254,882	\$860,581	102.56%
27	CAPITOL INDEMNITY CORPORATION	0.00%	90	491	\$4,079	\$3,857	\$0	\$0	-\$3	-0.08%
28	CATLIN INSURANCE COMPANY INC	0.59%	34	409	\$588,107	\$610,304	\$0	\$94,000	\$264,419	43.33%
29	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	103	69	\$302	\$0	\$0	\$0	\$0	N/A
30	CMFG LIFE INSURANCE COMPANY	1.18%	23	122,652	\$1,167,140	\$1,166,676	\$0	\$458,311	\$460,504	39.47%
31	COLONIAL LIFE & ACCIDENT INSURANCE COMPAN	0.01%	78	161	\$14,852	\$18,342	\$0	\$3,325	\$3,344	18.23%
32	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	109	1	\$44	\$44	\$0	\$0	\$4	9.09%
33	COLUMBIAN LIFE INSURANCE COMPANY	0.10%	67	75	\$96,072	\$280,093	\$0	\$25,968	-\$92,608	-33.06%
34	COMBINED INSURANCE CO OF AMERICA	0.11%	64	1,559	\$113,025	\$109,553	\$0	\$176,782	\$175,245	159.96%
35	COMMERCIAL TRAVELERS MUTUAL INSURANCE	0.05%	72	1,318	\$52,331	\$50,266	\$0	\$1,171	\$1,171	2.33%
36	CONNECTICUT GENERAL LIFE INS CO	0.00%	101	14	\$427	\$0	\$0	\$125	\$0	N/A
37	CONTINENTAL AMERICAN INSURANCE COMPANY	3.07%	13	24,010	\$3,040,624	\$3,320,113	\$0	\$1,162,133	\$1,190,846	35.87%
38	CONTINENTAL CASUALTY COMPANY	0.00%	98	2	\$1,100	\$1,100	\$0	\$7,100	\$103,837	9439.73%
39	FAMILY HERITAGE LIFE INSURANCE COMPANY O	0.01%	86	17	\$6,901	\$6,782	\$0	\$0	\$0	0.00%
40	FARM BUREAU LIFE INSURANCE COMPANY OF M	0.20%	52	117,078	\$194,949	\$194,949	\$0	\$158,929	\$114,266	58.61%
41	FARMERS NEW WORLD LIFE INSURANCE COMPAN	0.00%	111	4	\$0	\$0	\$0	\$0	\$0	N/A
42	FEDERAL INSURANCE COMPANY	4.09%	8	203,797	\$4,048,332	\$4,660,742	\$0	\$3,396,762	\$3,811,794	81.79%
43	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.17%	56	665	\$169,632	\$71,220	\$0	\$22,099	\$51,464	72.26%
44	FREEDOM LIFE INSURANCE COMPANY OF AMERI	0.11%	65	509	\$111,054	\$111,803	\$0	\$12,592	\$13,070	11.69%
45	GERBER LIFE INSURANCE COMPANY	0.53%	37	7,417	\$526,987	\$530,898	\$0	\$37,060	\$40,092	7.55%
46	GOLDEN RULE INSURANCE COMPANY	1.05%	26	4,918	\$1,040,481	\$1,032,843	\$0	\$580,890	\$564,256	54.63%
47	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	107	1	\$122	\$124	\$0	\$0	-\$6	-4.84%
48	GREAT AMERICAN INSURANCE COMPANY	9.08%	1	7,548	\$8,995,615	\$9,418,892	\$0	\$4,769,340	\$4,977,010	52.84%
49	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.18%	54	1,090	\$181,803	\$376,868	\$0	\$27,329	\$19,924	5.29%
50	GUARDIAN LIFE INSURANCE COMPANY OF AMER	1.22%	22	101,068	\$1,205,635	\$1,231,047	\$0	\$413,762	\$589,864	47.92%
51	HARTFORD LIFE AND ACCIDENT INSURANCE COM	4.84%	3	195,757	\$4,791,815	\$4,744,623	\$0	\$2,512,828	\$2,455,311	51.75%
52	HARTFORD LIFE INSURANCE COMPANY	1.09%	25	23,288	\$1,078,531	\$1,025,177	\$0	\$407,327	\$399,007	38.92%
53	HM LIFE INSURANCE COMPANY	0.04%	75	161	\$38,891	\$38,866	\$0	\$6,500	\$6,659	17.13%
54	INSURANCE COMPANY OF NORTH AMERICA	0.00%	111	0	\$0	\$0	\$0	\$20,624	\$11,173	N/A
55	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	106	1	\$152	\$152	\$0	\$0	\$0	0.00%
56	JOHN ALDEN LIFE INSURANCE COMPANY	0.01%	85	638	\$8,384	\$8,429	\$0	\$0	-\$117	-1.39%
57	KANAWHA INSURANCE COMPANY	0.31%	48	2,266	\$306,180	\$306,180	\$0	\$155,695	\$107,389	35.07%
58	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.00%	108	1	\$54	\$54	\$0	\$0	\$0	0.00%
59	LIFE INSURANCE COMPANY OF NORTH AMERICA	2.98%	14	118,030	\$2,949,979	\$2,949,979	\$0	\$2,622,462	\$3,236,076	109.70%
60	LINCOLN LIFE & ANNUITY COMPANY OF NEW YOF	0.01%	79	467	\$13,579	\$13,429	\$0	\$0	\$0	0.00%
61	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.73%	18	89,972	\$1,713,060	\$1,730,372	\$0	\$382,485	\$432,156	24.97%
62	MADISON NATIONAL LIFE INSURANCE COMPANY	0.02%	77	123	\$18,808	\$17,598	\$0	\$1,834	\$1,783	10.13%
63	MEGA LIFE AND HEALTH INSURANCE COMPANY	0.07%	70	292	\$67,411	\$68,032	\$0	\$1,200	-\$454	-0.67%
64	METROPOLITAN LIFE INSURANCE COMPANY	4.11%	7	204,037	\$4,071,936	\$3,892,857	\$0	\$3,547,447	\$3,833,366	98.47%
65	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	97	2	\$1,389	\$1,391	\$0	\$1,239	\$1,262	90.73%
66	MIDWEST NATIONAL LIFE INSURANCE COMPANY	0.00%	94	3	\$2,145	\$2,182	\$0	\$0	\$56	2.57%
67	MINNESOTA LIFE INSURANCE COMPANY	4.19%	6	32,367	\$4,146,649	\$4,158,704	\$0	\$1,318,741	\$1,485,466	35.72%
68	MONUMENTAL LIFE INSURANCE COMPANY	3.54%	11	24,071	\$3,505,721	\$3,461,755	\$0	\$1,247,028	\$1,142,545	33.00%
69	MUTUAL OF OMAHA INSURANCE COMPANY	3.69%	10	301,182	\$3,649,855	\$3,568,996	\$0	\$702,708	\$1,566,045	43.88%
70	NATIONAL CASUALTY COMPANY	0.01%	80	11	\$12,676	\$15,232	\$0	\$4,205	\$3,605	23.67%
71	NATIONAL FOUNDATION LIFE INSURANCE COMP	0.11%	66	6	\$108,196	\$93,320	\$0	\$56,866	\$53,730	57.58%
72	NATIONAL UNION FIRE INSURANCE COMPANY OF	4.57%	4	1,027,910	\$4,529,031	\$4,426,689	\$0	\$2,342,066	\$1,897,666	42.87%
73	NATIONWIDE LIFE INSURANCE COMPANY	0.44%	41	120	\$433,392	\$275,391	\$0	\$107,117	\$103,349	37.53%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP ACCIDENT ONLY**

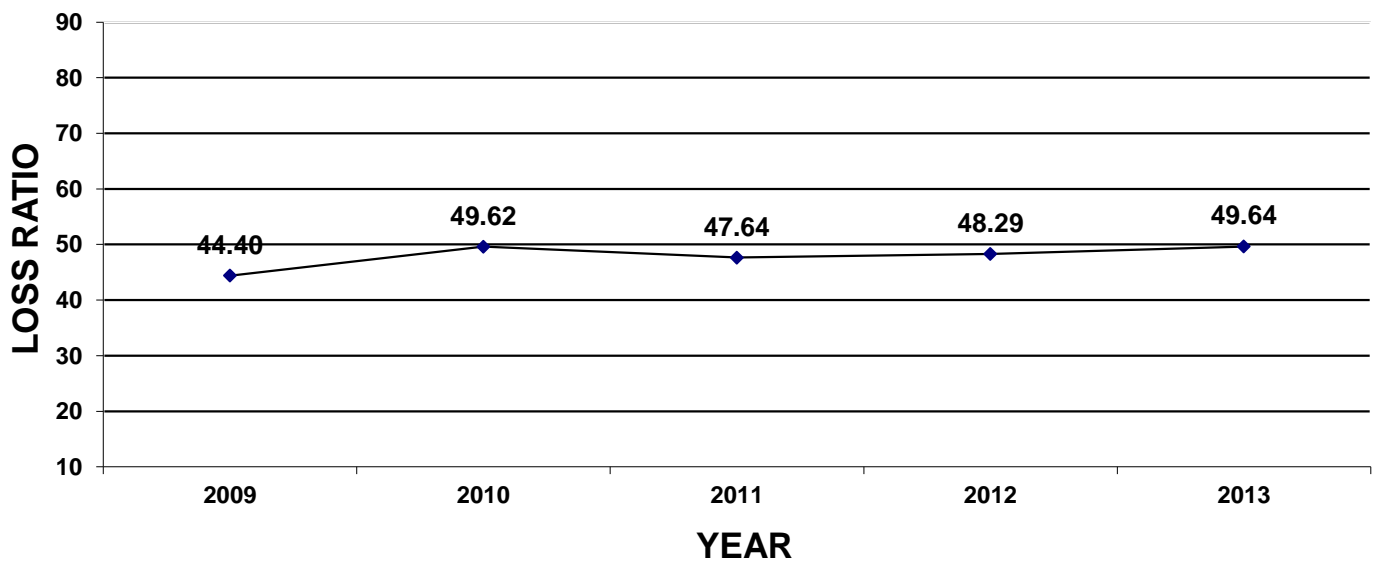
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
74	NATIONWIDE MUTUAL INSURANCE COMPANY	2.79%	15	3,625	\$2,758,296	\$2,758,296	\$0	\$43,531	\$43,531	1.58%
75	NEW YORK LIFE INSURANCE COMPANY	0.21%	51	8,197	\$206,755	\$207,353	\$6,319	\$88,877	\$78,173	37.70%
76	OLD REPUBLIC LIFE INSURANCE COMPANY	0.48%	40	256	\$474,286	\$474,286	\$0	\$699,265	\$780,376	164.54%
77	ONEBEACON AMERICA INSURANCE COMPANY	-0.03%	111	2,761	-\$28,038	-\$27,783	\$0	\$301,112	\$181,033	-651.60%
78	PAN-AMERICAN LIFE INSURANCE COMPANY	0.19%	53	130	\$190,051	\$198,194	\$0	\$24,606	\$26,139	13.19%
79	PERICO LIFE INSURANCE COMPANY	0.00%	92	20	\$2,465	\$2,552	\$0	\$0	\$0	0.00%
80	PHILADELPHIA AMERICAN LIFE INSURANCE COM	0.05%	74	32	\$45,984	\$46,290	\$0	\$26,061	\$27,518	59.45%
81	PROVIDENT LIFE AND ACCIDENT INSURANCE COI	0.00%	110	0	\$8	\$20	\$0	\$0	\$0	0.00%
82	PRUDENTIAL INSURANCE COMPANY OF AMERIC/	2.65%	16	214,297	\$2,627,292	\$2,725,098	\$0	\$1,363,915	\$1,304,565	47.87%
83	QBE INSURANCE CORPORATION	0.38%	43	11,507	\$379,743	\$538,593	\$0	\$325,145	\$326,017	60.53%
84	RELIAANCE STANDARD LIFE INSURANCE COMPAN	1.57%	20	32,186	\$1,554,529	\$1,411,839	\$0	\$360,091	\$407,838	28.89%
85	RELIASTAR LIFE INSURANCE COMPANY	0.88%	27	3,410	\$873,798	\$955,905	\$0	\$5,430	\$9,405	0.98%
86	SEARS LIFE INSURANCE COMPANY	0.37%	44	2,887	\$371,006	\$304,434	\$0	\$388,214	\$384,041	126.15%
87	SECURIAN LIFE INSURANCE COMPANY	0.01%	81	160	\$12,622	\$13,526	\$0	\$0	\$638	4.72%
88	SENTRY INSURANCE A MUTUAL COMPANY	0.03%	76	1,178	\$25,734	\$16,536	\$0	\$13,402	\$12,828	77.58%
89	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	95	30	\$1,955	\$5,672	\$0	-\$46	-\$100	-1.76%
90	STANDARD INSURANCE COMPANY	1.25%	21	58,258	\$1,238,672	\$1,220,805	\$0	\$534,923	\$669,816	54.87%
91	STANDARD LIFE AND ACCIDENT INSURANCE COM	0.00%	100	3	\$431	\$437	\$0	\$0	-\$11	-2.52%
92	STARNET INSURANCE COMPANY	0.01%	88	1,428	\$5,900	\$8,680	\$0	\$2,749	-\$14,231	-163.95%
93	STARR INDEMNITY & LIABILITY COMPANY	0.12%	63	3,931	\$116,916	\$107,255	\$0	\$108,068	\$99,810	93.06%
94	STATE FARM MUTUAL AUTOMOBILE INSURANCE	0.08%	69	3,654	\$76,968	\$76,968	\$0	\$32,000	\$31,674	41.15%
95	STONEBRIDGE CASUALTY INSURANCE COMPAN	0.00%	105	1	\$242	\$242	\$0	\$0	\$0	0.00%
96	STONEBRIDGE LIFE INSURANCE COMPANY	4.29%	5	43,347	\$4,250,728	\$4,276,286	\$0	\$2,212,530	\$2,830,619	66.19%
97	SYMETRA LIFE INSURANCE COMPANY	0.05%	71	6,895	\$53,249	\$53,217	\$0	\$0	\$0	0.00%
98	TIME INSURANCE COMPANY	0.01%	82	661	\$10,545	\$10,675	\$0	\$0	\$1,914	17.93%
99	TRANSAMERICA FINANCIAL LIFE INSURANCE COI	0.09%	68	1,518	\$86,361	\$86,064	\$0	\$0	\$0	0.00%
100	TRANSAMERICA LIFE INSURANCE COMPANY	0.34%	45	1,351	\$340,258	\$342,816	\$0	\$85,015	\$84,695	24.71%
101	TRAVELERS INDEMNITY COMPANY OF CONNECT	0.00%	111	0	\$0	\$0	\$0	\$0	-\$48,114	N/A
102	TRUSTMARK INSURANCE COMPANY	0.12%	62	1,864	\$123,631	\$122,181	\$0	\$12,125	\$7,957	6.51%
103	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	99	3	\$465	\$471	\$0	\$2,271	\$2,309	490.23%
104	U S SPECIALTY INSURANCE COMPANY	0.17%	55	59	\$171,471	\$185,257	\$0	\$39,703	\$97,234	52.49%
105	UNION FIDELITY LIFE INSURANCE COMPANY	0.23%	50	5,324	\$231,081	\$229,706	\$0	\$82,341	\$74,041	32.23%
106	UNION LABOR LIFE INSURANCE COMPANY	0.14%	59	7,317	\$139,565	\$139,828	\$0	\$0	\$6,235	4.46%
107	UNION SECURITY INSURANCE COMPANY	0.66%	32	38,914	\$657,328	\$679,428	\$0	\$196,947	\$169,981	25.02%
108	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.54%	36	58,970	\$534,979	\$542,564	\$0	\$235,925	\$212,281	39.13%
109	UNITED STATES FIRE INSURANCE COMPANY	2.62%	17	92,524	\$2,596,016	\$2,596,016	\$0	\$375,511	\$808,070	31.13%
110	UNITED STATES LIFE INSURANCE COMPANY NEW	1.14%	24	8,971	\$1,126,077	\$942,682	\$0	\$451,396	\$784,866	83.26%
111	UNITEDHEALTHCARE LIFE INSURANCE COMPAN	0.00%	91	400	\$2,717	\$2,102	\$0	\$0	\$0	0.00%
112	UNUM LIFE INSURANCE COMPANY OF AMERICA	3.45%	12	127,961	\$3,413,096	\$3,550,870	\$0	\$1,691,897	\$1,704,831	48.01%
113	WASHINGTON NATIONAL INSURANCE COMPANY	0.15%	58	3,466	\$146,992	\$153,909	\$0	\$76,295	\$76,329	49.59%
114	WILTON REASSURANCE LIFE COMPANY OF NEW	0.00%	102	3	\$355	\$355	\$0	\$0	\$0	0.00%
115	ZURICH AMERICAN INSURANCE COMPANY	8.50%	2	95,206	\$8,420,726	\$8,100,240	\$0	\$5,239,925	\$2,063,172	25.47%
TOTAL		100.00%		4,563,228	\$99,026,369	\$100,643,515	\$6,319	\$47,957,270	\$49,955,641	49.64%

MISSOURI GROUP ACCIDENT ONLY INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP DISABILITY INCOME**

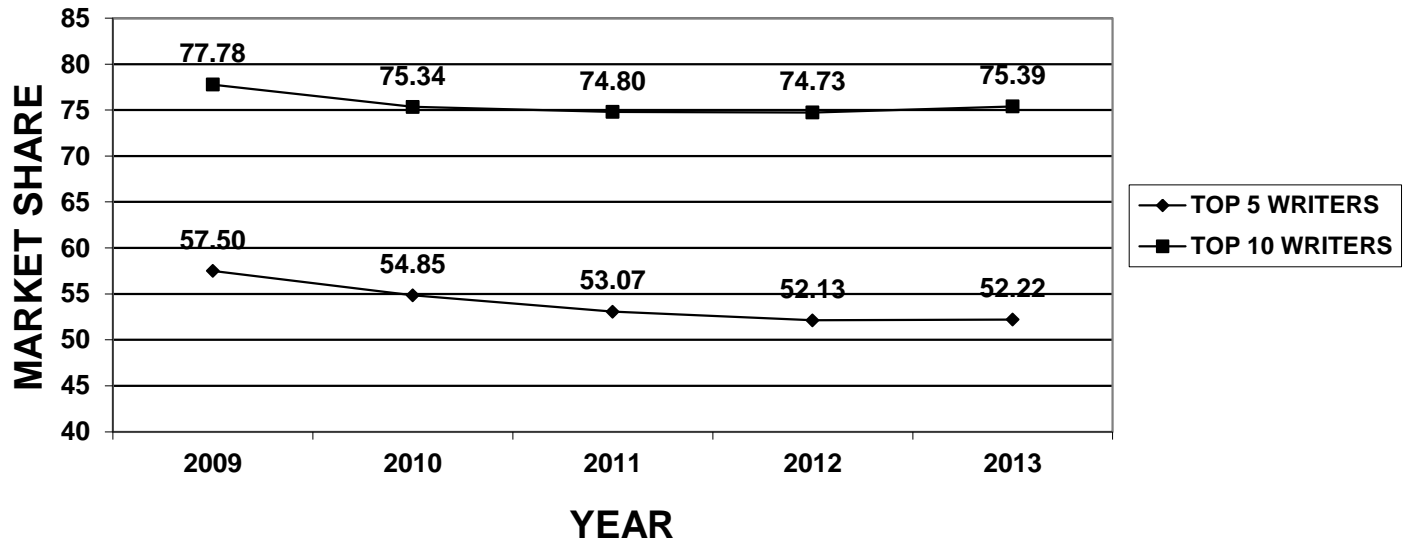
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.03%	51	372	\$67,930	\$68,582	\$0	\$12,654	\$12,493	18.22%
2	ACE AMERICAN INSURANCE COMPANY	2.05%	14	6	\$5,326,290	\$4,540,315	\$0	\$8,801,884	\$8,738,353	192.46%
3	AETNA LIFE INSURANCE COMPANY	1.85%	16	7,525	\$4,797,865	\$4,791,024	\$0	\$6,363,369	\$7,756,356	161.89%
4	AMERICAN BANKERS LIFE ASSURANCE OF FLORID	0.02%	53	15	\$62,224	\$63,272	\$0	\$8,280	\$4,805	7.59%
5	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF	0.01%	72	6	\$13,554	\$14,341	\$0	\$0	\$0	0.00%
6	AMERICAN FIDELITY ASSURANCE COMPANY	1.83%	17	9,199	\$4,768,053	\$4,738,338	\$0	\$1,861,824	\$1,974,448	41.67%
7	AMERICAN GENERAL LIFE INSURANCE CO	0.09%	37	1,077	\$234,547	\$236,215	\$0	\$234,911	\$400,680	169.63%
8	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.21%	31	1,821	\$551,776	\$570,317	\$0	\$210,818	\$251,608	44.12%
9	AMERICAN NATIONAL INSURANCE COMPANY	0.03%	49	714	\$77,140	\$77,140	\$0	\$36,893	\$36,893	47.83%
10	AMERICAN UNDERWRITERS LIFE INSURANCE COMI	0.01%	62	298	\$31,792	\$31,792	\$0	\$17,921	\$15,551	48.91%
11	AMERICAN UNITED LIFE INSURANCE COMPANY	0.44%	23	5,464	\$1,155,271	\$1,156,885	\$0	\$1,152,609	\$1,206,146	104.26%
12	ANTHEM LIFE INSURANCE COMPANY	0.30%	29	2,566	\$781,481	\$780,989	\$0	\$456,645	\$454,056	58.14%
13	ARCH INSURANCE COMPANY	0.16%	32	3,631	\$421,126	\$341,497	\$0	\$87,756	\$138,961	40.69%
14	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.01%	70	65	\$14,523	\$13,739	\$0	\$1,963	\$2,050	14.92%
15	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	78	0	\$5,114	\$5,114	\$0	\$0	-\$6,103	-119.34%
16	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.08%	40	1,223	\$215,438	\$215,500	\$0	\$155,474	\$147,976	68.67%
17	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	91	6	\$206	\$1,759	\$0	\$0	\$0	0.00%
18	CENTRAL STATES INDEMNITY COMPANY OF OMAH	0.00%	83	6	\$877	\$882	\$0	\$0	\$0	0.00%
19	CENTRAL UNITED LIFE INSURANCE COMPANY	0.02%	57	46	\$45,136	\$45,785	\$0	\$42,434	\$33,193	72.50%
20	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	92	0	\$97	\$0	\$0	\$4,049	\$5,502	N/A
21	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.02%	56	786	\$47,634	\$47,634	\$0	\$1,366,085	\$1,616,312	3393.19%
22	CMFG LIFE INSURANCE COMPANY	0.08%	42	800	\$206,294	\$208,021	\$0	\$72,089	\$44,623	21.45%
23	COLONIAL LIFE & ACCIDENT INSURANCE COMPAN	0.01%	63	53	\$28,158	\$28,309	\$0	\$193,610	-\$13,694	-48.37%
24	COMBINED INSURANCE CO OF AMERICA	0.00%	94	2	\$0	\$0	\$0	\$8,482	\$7,677	N/A
25	COMMERCIAL TRAVELERS MUTUAL INSURANCE CI	0.02%	54	241	\$54,518	\$53,651	\$0	\$19,100	\$19,100	35.60%
26	COMPANION LIFE INSURANCE COMPANY	0.08%	39	2,546	\$217,771	\$218,714	\$0	\$211,230	\$216,295	98.89%
27	CONNECTICUT GENERAL LIFE INS CO	0.00%	81	0	\$1,178	\$1,862	\$0	\$495,168	\$378,253	20314.34%
28	CONTINENTAL AMERICAN INSURANCE COMPANY	0.16%	34	1,684	\$409,784	\$442,083	\$0	\$202,892	\$207,936	47.04%
29	CONTINENTAL ASSURANCE COMPANY	0.00%	94	0	\$0	\$0	\$0	\$17,941	-\$55,751	N/A
30	CONTINENTAL CASUALTY COMPANY	0.00%	94	0	\$0	\$0	\$0	\$1,139,911	\$389,344	N/A
31	COUNTRY LIFE INSURANCE COMPANY	0.02%	58	156	\$44,180	\$42,849	\$0	\$36,650	\$126,207	294.54%
32	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.47%	22	7,267	\$1,222,476	\$1,222,476	\$0	\$716,917	\$716,917	58.64%
33	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	94	0	\$0	\$0	\$0	\$15,600	\$8,928	N/A
34	EPIC LIFE INSURANCE COMPANY THE	0.01%	64	68	\$23,297	\$22,974	\$0	\$38,805	\$38,840	169.06%
35	FARM BUREAU LIFE INSURANCE COMPANY OF MIS	0.03%	52	636	\$65,162	\$65,162	\$0	\$46,600	\$40,600	62.31%
36	FEDERATED MUTUAL INSURANCE COMPANY	0.02%	55	441	\$54,420	\$54,420	\$0	\$10,072	\$12,386	22.76%
37	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.05%	47	26	\$123,262	\$118,406	\$0	\$21,554	\$7,921	6.69%
38	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COI	0.00%	94	0	\$0	\$0	\$0	\$80,416	\$79,043	N/A
39	GENWORTH LIFE AND ANNUITY INSURANCE COMP.	0.00%	80	1	\$1,898	\$1,867	\$0	\$0	\$0	0.00%
40	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	74	15	\$11,644	\$11,633	\$0	\$0	\$0	0.00%
41	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN	0.35%	25	529	\$910,245	\$730,655	\$0	\$770,935	\$747,009	102.24%
42	GUARDIAN LIFE INSURANCE COMPANY OF AMERIC	4.61%	7	68,991	\$11,974,834	\$11,995,689	\$0	\$7,181,646	\$11,494,407	95.82%
43	HARTFORD LIFE AND ACCIDENT INSURANCE COMF	13.00%	2	137,682	\$33,788,693	\$33,172,460	\$0	\$27,339,777	\$24,050,428	72.50%
44	HARTFORD LIFE INSURANCE COMPANY	0.14%	35	902	\$374,723	\$362,544	\$0	\$347,836	\$310,372	85.61%
45	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	0.00%	94	0	\$0	\$0	\$0	\$95,890	-\$58,827	N/A
46	HORACE MANN LIFE INSURANCE COMPANY	0.01%	71	101	\$14,042	\$14,012	\$0	\$0	-\$14	-0.10%
47	HUMANA INSURANCE COMPANY	0.02%	61	44	\$39,567	\$39,712	\$0	\$2,360	\$2,367	5.96%
48	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.02%	60	79	\$43,059	\$42,999	\$0	\$23,685	-\$15,119	-35.16%
49	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.01%	66	1	\$21,611	\$21,578	\$0	\$0	\$0	0.00%
50	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	94	0	\$0	\$0	\$0	\$5,384	\$5,384	N/A
51	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	88	0	\$339	\$339	\$0	\$0	\$81	23.89%
52	KANAWHA INSURANCE COMPANY	0.34%	26	54,920	\$872,669	\$872,669	\$0	\$569,354	\$391,259	44.83%
53	KANSAS CITY LIFE INSURANCE COMPANY	0.38%	24	6,157	\$983,771	\$983,134	\$0	\$975,212	\$936,640	95.27%
54	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	94	0	\$0	\$0	\$0	\$185,105	\$182,343	N/A
55	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	3.57%	11	54,207	\$9,268,789	\$8,989,197	\$0	\$4,491,314	\$5,504,055	61.23%
56	LIFE INSURANCE COMPANY OF NORTH AMERICA	9.04%	3	117,464	\$23,486,880	\$23,486,880	\$0	\$14,346,816	\$17,906,289	76.24%
57	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.05%	44	614	\$137,917	\$146,604	\$0	\$19,669	\$26,670	18.19%
58	LINCOLN NATIONAL LIFE INSURANCE COMPANY	6.05%	6	81,519	\$15,732,546	\$16,049,934	\$0	\$10,522,673	\$11,888,556	74.07%
59	MADISON NATIONAL LIFE INSURANCE COMPANY IN	0.00%	94	1	\$0	\$0	\$0	\$20,897	\$18,443	N/A
60	MEGA LIFE AND HEALTH INSURANCE COMPANY TH	0.01%	69	75	\$14,587	\$14,666	\$0	\$0	-\$17	-0.12%
61	METROPOLITAN LIFE INSURANCE COMPANY	7.16%	5	82,924	\$18,598,531	\$17,849,978	\$0	\$15,439,404	\$16,936,513	94.88%
62	MINNESOTA LIFE INSURANCE COMPANY	0.09%	38	2,485	\$222,492	\$224,633	\$0	\$125,569	\$147,294	65.57%
63	MONY LIFE INSURANCE COMPANY	0.00%	79	3	\$2,689	\$2,768	\$0	\$37,126	\$25,975	938.40%
64	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.03%	48	519	\$88,437	\$88,437	\$0	\$213,208	\$213,208	241.08%
65	MUTUAL OF OMAHA INSURANCE COMPANY	0.05%	45	211	\$136,918	\$138,366	\$0	\$298,742	\$560,506	405.09%
66	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	76	43	\$6,889	\$6,666	\$0	\$968	\$968	14.52%
67	NEW YORK LIFE INSURANCE COMPANY	0.53%	20	1,513	\$1,374,509	\$1,379,882	\$193,859	\$852,810	\$1,126,774	81.66%
68	NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.00%	94	0	\$0	\$0	\$0	\$0	-\$8,478	N/A
69	NORTHWESTERN MUTUAL LIFE INSURANCE COMP.	0.85%	19	2,757	\$2,199,178	\$2,203,766	\$0	\$1,257,260	\$3,175,709	144.10%
70	PAN-AMERICAN LIFE INSURANCE COMPANY	0.01%	67	3	\$21,508	\$22,429	\$0	\$20,710	\$22,000	98.09%
71	PAUL REVERE LIFE INSURANCE COMPANY	0.08%	41	1,948	\$208,938	\$209,812	\$0	\$186,773	\$69,836	33.29%
72	PEKIN LIFE INSURANCE COMPANY	0.00%	84	3	\$790	\$790	\$0	\$0	\$0	0.00%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP DISABILITY INCOME**

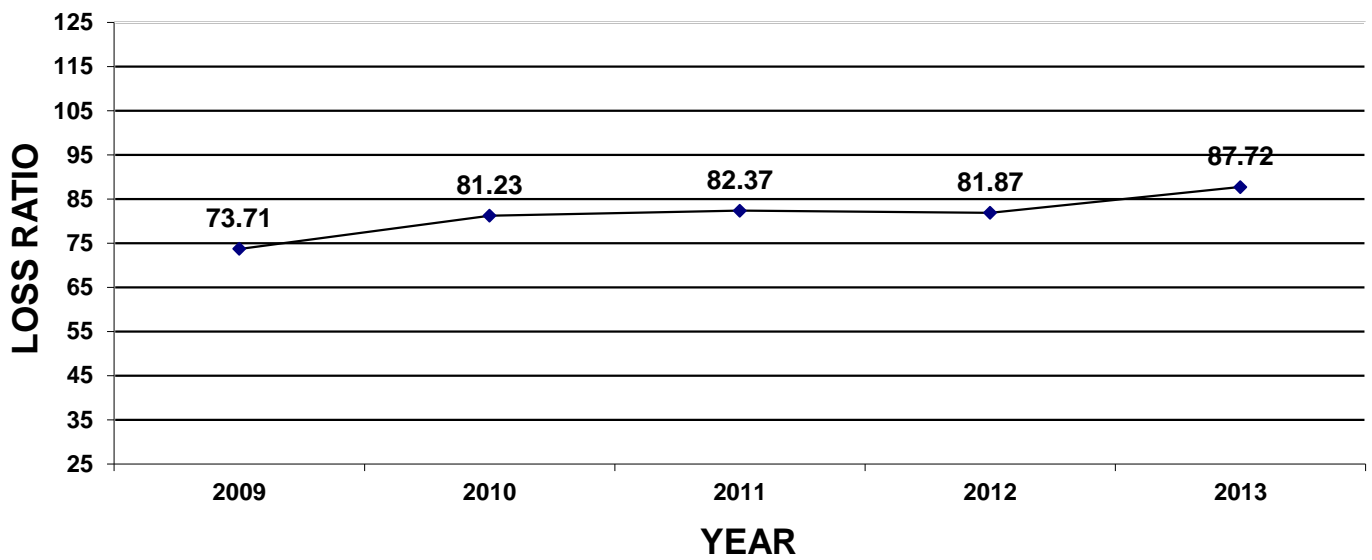
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	PHOENIX LIFE INSURANCE COMPANY	0.00%	94	0	\$0	\$0	\$0	\$143,536	\$39,963	N/A
74	PRINCIPAL LIFE INSURANCE COMPANY	2.89%	12	36,639	\$7,518,778	\$7,317,416	\$0	\$5,085,742	\$5,101,429	69.72%
75	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	90	1	\$269	\$269	\$0	\$2,448	-\$165	-61.34%
76	PROVIDENT LIFE AND ACCIDENT INSURANCE COMI	0.03%	50	277	\$68,925	\$64,329	\$0	\$502,753	\$33,222	51.64%
77	PROVIDENT LIFE AND CASUALTY INSURANCE COM	0.00%	94	0	\$0	\$0	\$0	\$9,754	\$0	N/A
78	PRUDENTIAL INSURANCE COMPANY OF AMERICA 1	4.58%	8	32,051	\$11,903,772	\$12,286,179	\$59,282	\$8,908,453	\$9,892,809	80.52%
79	RELIABLE LIFE INSURANCE COMPANY	0.00%	94	3	\$0	\$0	\$0	\$3,901	-\$540	N/A
80	RELIAANCE STANDARD LIFE INSURANCE COMPANY	4.20%	9	54,103	\$10,903,908	\$10,902,366	\$0	\$8,325,469	\$9,696,647	88.94%
81	RELIASTAR LIFE INSURANCE COMPANY	0.27%	30	1,831	\$704,295	\$702,054	\$0	\$1,104,303	\$1,091,320	155.45%
82	RELIASTAR LIFE INSURANCE COMPANY OF NEW YC	0.00%	89	5	\$303	\$303	\$0	\$0	\$0	0.00%
83	SECURITY LIFE INSURANCE COMPANY OF AMERIC	0.00%	82	1	\$975	\$967	\$0	\$90,001	\$88,574	9159.67%
84	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	85	1	\$546	\$679	\$0	\$0	-\$510	-75.11%
85	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.02%	59	293	\$43,503	\$44,187	\$0	\$65,600	\$66,868	151.33%
86	STANDARD INSURANCE COMPANY	8.84%	4	93,252	\$22,978,088	\$25,263,610	\$0	\$24,457,002	\$26,721,637	105.77%
87	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.32%	27	3,440	\$831,821	\$814,292	\$0	\$619,592	\$596,951	73.31%
88	SUN LIFE ASSURANCE COMPANY OF CANADA	1.88%	15	19,086	\$4,879,750	\$4,952,726	\$0	\$3,973,878	\$4,035,003	81.47%
89	SYMETRA LIFE INSURANCE COMPANY	0.06%	43	1,456	\$152,622	\$152,529	\$0	\$30,380	\$31,192	20.45%
90	TIME INSURANCE COMPANY	0.01%	68	86	\$15,686	\$15,701	\$0	\$10,980	\$17,207	109.59%
91	TRANSAMERICA LIFE INSURANCE COMPANY	0.16%	33	1,218	\$414,377	\$425,239	\$0	\$120,686	\$120,232	28.27%
92	TRUSTMARK INSURANCE COMPANY	0.05%	46	591	\$136,150	\$136,641	\$0	\$101,939	\$66,888	48.95%
93	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	73	0	\$12,744	\$12,909	\$0	\$0	\$0	0.00%
94	UNIMERICA INSURANCE COMPANY	0.14%	36	0	\$354,728	\$342,387	\$0	\$2,058,659	\$2,063,948	602.81%
95	UNION CENTRAL LIFE INSURANCE COMPANY	0.00%	94	0	\$0	\$0	\$0	\$0	\$3,703	N/A
96	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	93	0	\$34	\$33	\$0	\$26,425	\$26,425	80075.76%
97	UNION LABOR LIFE INSURANCE COMPANY	0.00%	86	2	\$539	\$535	\$0	\$0	\$9	1.68%
98	UNION SECURITY INSURANCE COMPANY	3.74%	10	37,023	\$9,715,366	\$9,761,780	\$0	\$7,181,628	\$6,554,642	67.15%
99	UNITED HEALTHCARE INSURANCE COMPANY	0.47%	21	5,108	\$1,230,589	\$1,264,458	\$0	\$983,864	\$983,864	77.81%
100	UNITED OF OMAHA LIFE INSURANCE COMPANY	2.39%	13	29,699	\$6,207,965	\$6,421,030	\$0	\$3,563,280	\$5,997,272	93.40%
101	UNITED STATES LIFE INSURANCE COMPANY NEW Y	0.32%	28	1,642	\$830,988	\$934,223	\$0	\$1,820,974	\$3,128,696	334.90%
102	UNITED TEACHER ASSOCIATES INSURANCE COMP.	0.00%	94	1	\$0	\$0	\$0	\$13,562	\$11,677	N/A
103	UNITED WISCONSIN INSURANCE COMPANY	0.00%	94	168	\$0	\$0	\$0	\$0	-\$174,415	N/A
104	UNITEDHEALTHCARE LIFE INSURANCE COMPANY	0.00%	87	1	\$461	\$461	\$0	\$0	\$75	16.27%
105	UNUM LIFE INSURANCE COMPANY OF AMERICA	14.18%	1	127,652	\$36,856,973	\$36,927,490	\$0	\$32,928,955	\$30,381,071	82.27%
106	USAA LIFE INSURANCE COMPANY	0.00%	75	67	\$9,464	\$9,494	\$0	\$0	\$0	0.00%
107	USABLE LIFE	0.96%	18	15,034	\$2,491,945	\$2,462,099	\$0	\$1,290,710	\$1,290,710	52.42%
108	WASHINGTON NATIONAL INSURANCE COMPANY	0.01%	65	54	\$22,232	\$21,262	\$0	\$32,883	\$3,084	14.50%
109	ZURICH AMERICAN INSURANCE COMPANY	0.00%	77	25	\$5,613	-\$8,358	\$0	\$3,648	-\$19,140	229.00%
TOTAL		100.00%		1,125,267	\$259,900,676	\$260,513,436	\$253,141	\$212,934,734	\$228,524,884	87.72%

MISSOURI GROUP DISABILITY INCOME INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP DENTAL**

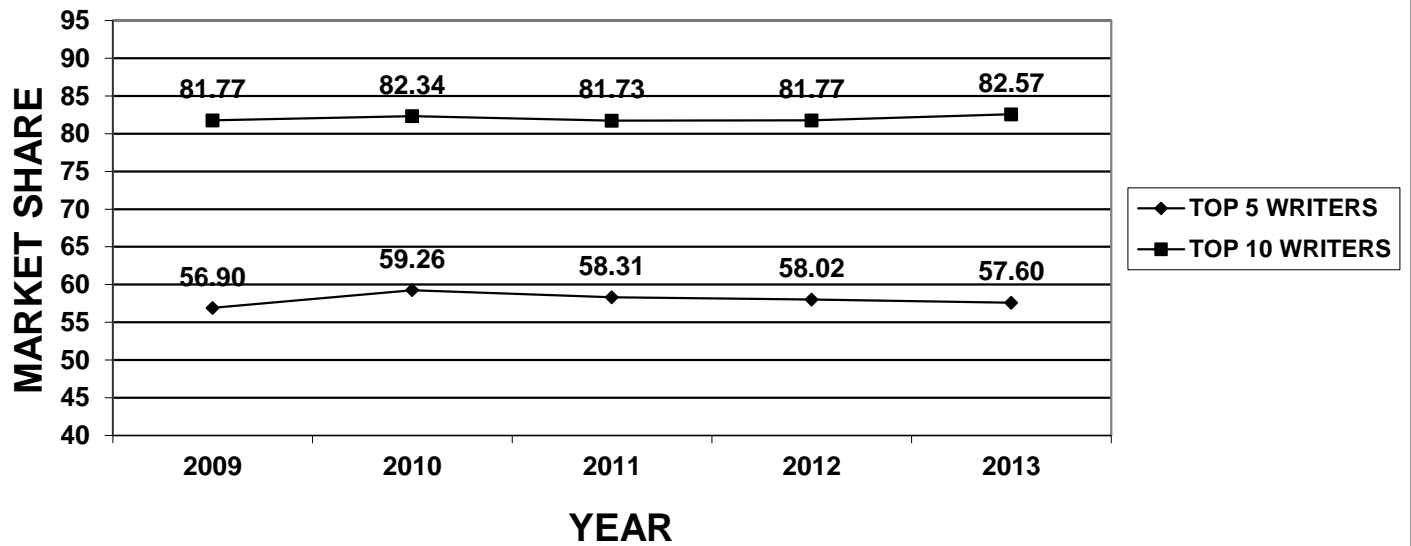
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACE AMERICAN INSURANCE COMPANY	0.00%	72	3	\$411	\$411	\$0	\$0	\$0	0.00%
2	AETNA LIFE INSURANCE COMPANY	7.96%	3	59,342	\$17,517,364	\$17,668,474	\$0	\$12,956,528	\$12,979,132	73.46%
3	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	70	7	\$1,457	\$1,316	\$0	\$0	-\$34	-2.58%
4	AMERICAN GENERAL LIFE INSURANCE CO	0.18%	31	1,049	\$388,044	\$381,220	\$0	\$312,436	\$311,591	81.74%
5	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.08%	41	783	\$173,424	\$162,083	\$0	\$76,189	\$68,909	42.51%
6	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF	0.00%	66	5	\$3,994	\$4,110	\$0	\$2,863	\$2,425	59.00%
7	AMERICAN UNDERWRITERS LIFE INSURANCE COMP	0.00%	64	12	\$8,618	\$8,618	\$0	\$724	\$998	11.58%
8	AMERITAS LIFE INSURANCE CORP	3.73%	10	16,639	\$8,212,010	\$8,488,731	\$0	\$5,431,000	\$5,420,546	63.86%
9	AURIGEN REINSURANCE COMPANY OF AMERICA	0.01%	51	0	\$29,812	\$14,556	\$0	\$19,716	\$3,431	23.57%
10	AXIS INSURANCE COMPANY	0.00%	69	1,195	\$2,328	\$4,172	\$0	\$1,074	\$2,249	53.91%
11	BCS INSURANCE COMPANY	0.21%	28	3,061	\$452,968	\$455,317	\$0	\$69,641	\$69,295	15.22%
12	BEST LIFE AND HEALTH INSURANCE COMPANY	0.01%	59	34	\$14,608	\$15,053	\$0	\$5,022	\$5,154	34.24%
13	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	4.52%	9	36,713	\$9,939,630	\$9,939,630	\$0	\$7,720,479	\$7,798,649	78.46%
14	CIGNA HEALTH AND LIFE INSURANCE COMPANY	2.94%	11	23,351	\$6,460,661	\$6,654,316	\$0	\$4,973,033	\$5,496,917	82.61%
15	CITIZENS SECURITY LIFE INS CO	0.44%	20	1,410	\$976,534	\$975,327	\$0	\$348,130	\$350,764	35.96%
16	CMFG LIFE INSURANCE COMPANY	0.01%	58	39	\$15,604	\$15,613	\$0	\$6,190	\$5,941	38.05%
17	COMPANION LIFE INSURANCE COMPANY	0.33%	21	2,181	\$735,471	\$738,657	\$0	\$500,668	\$512,674	69.41%
18	COMPENEFITS INSURANCE COMPANY	0.15%	36	897	\$325,767	\$325,767	\$0	\$179,317	\$181,184	55.62%
19	CONNECTICUT GENERAL LIFE INS CO	2.05%	12	13,685	\$4,505,401	\$4,289,171	\$0	\$3,742,789	\$2,864,296	66.78%
20	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	63	78	\$10,779	\$11,681	\$0	\$1,074	\$957	8.19%
21	CONTINENTAL GENERAL INSURANCE COMPANY	0.02%	49	80	\$34,119	\$34,235	\$0	\$27,335	\$27,572	80.54%
22	COVENTRY HEALTH AND LIFE INSURANCE COMPAN	0.27%	25	0	\$598,504	\$598,504	\$0	\$408,275	\$408,275	68.22%
23	DEARBORN NATIONAL LIFE INSURANCE COMPANY	1.01%	16	11,649	\$2,215,397	\$2,215,397	\$0	\$2,062,152	\$2,062,152	93.08%
24	EPIC LIFE INSURANCE COMPANY THE	0.06%	42	505	\$141,443	\$141,708	\$0	\$99,169	\$99,263	70.05%
25	FEDERATED MUTUAL INSURANCE COMPANY	0.17%	32	1,408	\$377,379	\$377,379	\$0	\$263,154	\$273,536	72.48%
26	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.02%	47	112	\$41,644	\$41,644	\$0	\$10,895	\$12,268	29.46%
27	FIRST CONTINENTAL LIFE & ACCIDENT INSURANCE C	0.46%	19	3,775	\$1,015,929	\$1,015,929	\$0	\$739,944	\$755,191	74.34%
28	FIRST HEALTH LIFE & HEALTH INSURANCE COMPAN	0.20%	29	1,042	\$450,259	\$450,198	\$0	\$285,042	\$285,677	63.46%
29	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.01%	61	42	\$12,075	\$12,156	\$0	\$2,476	\$2,570	21.14%
30	GERBER LIFE INSURANCE COMPANY	0.00%	65	8	\$6,386	\$6,433	\$0	\$1,728	\$1,869	29.05%
31	GOLDEN RULE INSURANCE COMPANY	0.17%	34	955	\$371,823	\$375,084	\$0	\$210,333	\$218,732	58.32%
32	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	20.14%	1	210,442	\$44,338,781	\$44,314,645	\$0	\$30,556,490	\$30,536,472	68.91%
33	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	5.89%	7	43,562	\$12,960,779	\$12,960,780	\$0	\$8,196,924	\$8,319,731	64.19%
34	HUMANADENTAL INSURANCE COMPANY	6.11%	4	44,326	\$13,456,797	\$13,456,797	\$0	\$9,504,760	\$9,628,738	71.55%
35	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.00%	68	4	\$2,402	\$2,402	\$0	\$264	\$319	13.28%
36	JOHN ALDEN LIFE INSURANCE COMPANY	0.03%	46	128	\$58,745	\$58,614	\$0	\$33,110	\$31,830	54.30%
37	KANSAS CITY LIFE INSURANCE COMPANY	1.15%	15	8,833	\$2,527,533	\$2,525,897	\$0	\$1,724,903	\$1,656,678	65.59%
38	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	73	0	\$0	\$0	\$0	\$28,154	\$38,173	N/A
39	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.72%	13	7,480	\$3,780,781	\$3,818,989	\$0	\$2,799,668	\$3,163,241	82.83%
40	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.12%	38	632	\$262,285	\$284,998	\$0	\$139,560	\$153,723	53.94%
41	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.01%	57	161	\$23,609	\$23,852	\$0	\$15,139	\$14,773	61.94%
42	METROPOLITAN LIFE INSURANCE COMPANY	17.28%	2	82,789	\$38,045,280	\$36,701,374	\$0	\$39,197,960	\$39,188,300	106.78%
43	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.00%	67	23	\$3,846	\$3,902	\$0	\$769	\$635	16.27%
44	MUTUAL OF OMAHA INSURANCE COMPANY	0.00%	73	4	\$0	\$0	\$0	\$1,405	\$1,405	N/A
45	NATIONAL CASUALTY COMPANY	0.00%	71	40	\$1,207	\$1,207	\$0	\$0	\$0	0.00%
46	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.04%	44	196	\$87,372	\$88,641	\$0	\$49,055	\$49,055	55.34%
47	NATIONWIDE LIFE INSURANCE COMPANY	0.03%	45	229	\$68,693	\$68,351	\$0	\$55,885	\$55,885	81.76%
48	PAN-AMERICAN LIFE INSURANCE COMPANY	0.01%	55	12	\$24,224	\$25,261	\$0	\$7,720	\$8,201	32.47%
49	PHOENIX LIFE INSURANCE COMPANY	0.00%	73	0	\$0	\$0	\$0	\$2,186	\$197	N/A
50	PHYSICIANS MUTUAL INSURANCE COMPANY	0.33%	23	2,292	\$717,565	\$697,008	\$0	\$315,626	\$319,820	45.88%
51	PRINCIPAL LIFE INSURANCE COMPANY	4.75%	8	36,186	\$10,454,908	\$10,487,393	\$0	\$6,917,945	\$6,939,283	66.17%
52	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	0.17%	33	541	\$376,509	\$372,738	\$0	\$366,358	\$300,053	80.50%
53	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.96%	17	5,155	\$2,121,123	\$2,233,861	\$0	\$1,557,475	\$1,604,534	71.83%
54	SECURIAN LIFE INSURANCE COMPANY	0.01%	50	84	\$32,619	\$32,192	\$0	\$18,573	\$18,773	58.32%
55	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.20%	30	1,571	\$442,956	\$439,398	\$0	\$280,668	\$276,218	62.86%
56	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.01%	56	28	\$23,762	\$22,994	\$0	\$15,206	\$14,340	62.36%
57	STANDARD INSURANCE COMPANY	0.84%	18	2,973	\$1,838,478	\$1,835,880	\$0	\$1,305,526	\$1,325,794	72.22%
58	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.01%	54	26	\$24,794	\$23,172	\$0	\$6,896	\$9,259	39.96%
59	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.01%	53	52	\$25,749	\$26,011	\$0	\$13,967	\$13,967	53.70%
60	STARMOUNT LIFE INSURANCE COMPANY	0.09%	40	1,480	\$199,451	\$203,147	\$0	\$137,360	\$136,494	67.19%
61	STONEBRIDGE LIFE INSURANCE COMPANY	0.33%	22	1,864	\$726,458	\$730,826	\$0	\$0	\$0	0.00%
62	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.12%	37	20	\$270,915	\$265,208	\$0	\$196,304	\$189,131	71.31%
63	SUN LIFE ASSURANCE COMPANY OF CANADA	0.27%	26	2,540	\$594,116	\$603,001	\$0	\$415,307	\$421,695	69.93%
64	SURENCY LIFE & HEALTH INSURANCE COMPANY	0.25%	27	2,003	\$539,656	\$539,656	\$0	\$441,032	\$452,797	83.90%
65	SYMETRA LIFE INSURANCE COMPANY	0.01%	60	22	\$13,311	\$13,303	\$0	\$4,058	\$4,166	31.32%
66	TIME INSURANCE COMPANY	0.04%	43	198	\$93,359	\$95,369	\$0	\$54,719	\$55,328	58.01%
67	TRANSAMERICA LIFE INSURANCE COMPANY	0.11%	39	4,123	\$231,891	\$237,970	\$0	\$428,375	\$426,766	179.34%
68	TRUSTMARK LIFE INSURANCE COMPANY	0.02%	48	4	\$37,246	\$37,728	\$0	\$102,860	\$104,548	277.11%
69	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.01%	52	70	\$26,180	\$28,823	\$0	\$22,862	\$22,804	79.12%
70	UNION SECURITY INSURANCE COMPANY	6.10%	5	35,169	\$13,424,245	\$13,471,241	\$0	\$8,521,708	\$8,560,437	63.55%
71	UNITED CONCORDIA LIFE AND HEALTH INSURANCE I	1.29%	14	10,094	\$2,847,498	\$2,847,498	\$0	\$2,099,109	\$2,096,908	73.64%
72	UNITED HEALTHCARE INSURANCE COMPANY	6.09%	6	45,269	\$13,409,901	\$13,347,339	\$0	\$9,048,384	\$9,014,699	67.54%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP DENTAL**

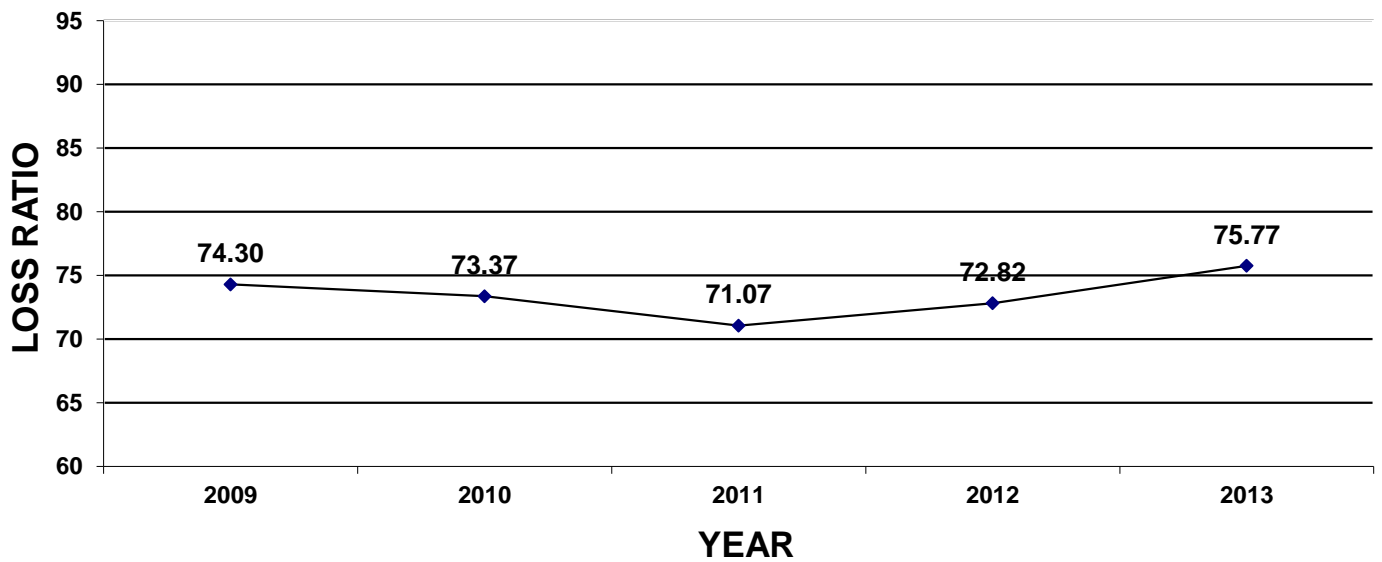
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.28%	24	1,380	\$614,179	\$594,375	\$0	\$354,231	\$360,797	60.70%
74	UNITED STATES FIRE INSURANCE COMPANY	0.00%	73	0	-\$51	-\$51	\$0	\$1,009	\$0	0.00%
75	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.15%	35	1,798	\$338,717	\$329,649	\$0	\$413,193	\$410,710	124.59%
76	UNITEDHEALTHCARE LIFE INSURANCE COMPANY	0.00%	62	32	\$10,836	\$10,728	\$0	\$6,221	\$6,158	57.40%
TOTAL		100.00%		733,895	\$220,118,548	\$219,285,057	\$0	\$165,816,300	\$166,155,018	75.77%

MISSOURI GROUP DENTAL INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP LIMITED BENEFIT**

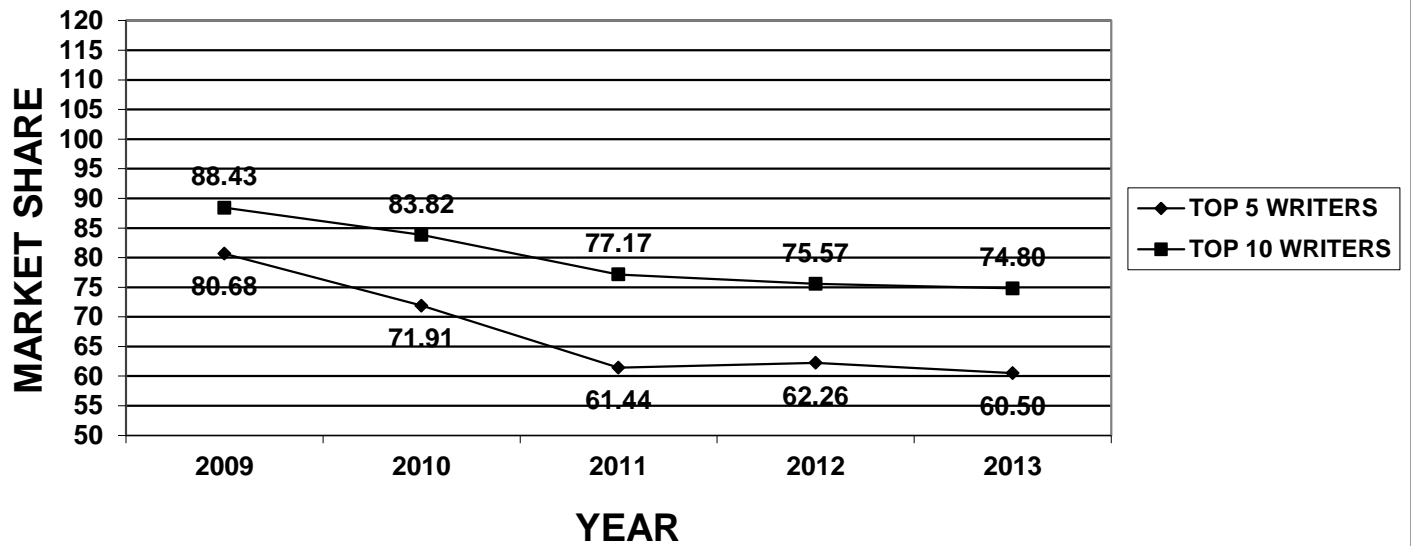
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	85	3	\$909	\$703	\$0	\$0	\$106	15.08%
2	ACE AMERICAN INSURANCE COMPANY	0.12%	47	7,840	\$180,223	\$171,524	\$0	\$25,139	\$24,958	14.55%
3	ADVANTICA INSURANCE COMPANY	0.58%	28	15,556	\$887,465	\$887,465	\$0	\$471,767	\$488,767	55.07%
4	AEGIS SECURITY INSURANCE COMPANY	0.15%	43	197	\$225,170	\$225,170	\$0	\$187,519	\$129,919	57.70%
5	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.00%	82	21	\$2,655	\$2,800	\$0	\$1,633	\$1,633	58.32%
6	ALLSTATE LIFE INSURANCE COMPANY	0.02%	65	152	\$35,431	\$35,260	\$0	\$14,053	\$14,053	39.86%
7	AMERICAN ALTERNATIVE INSURANCE CORPORATIOI	0.10%	51	82	\$153,743	\$153,743	\$0	\$69,328	\$35,494	23.09%
8	AMERICAN FIDELITY ASSURANCE COMPANY	0.45%	30	1,487	\$675,336	\$630,426	\$0	\$382,651	\$375,455	59.56%
9	AMERICAN FINANCIAL SECURITY LIFE INSURANCE C	0.32%	32	482	\$490,936	\$487,142	\$0	\$191,761	\$230,674	47.35%
10	AMERICAN GENERAL LIFE INSURANCE CO	0.07%	56	1,060	\$103,070	\$102,604	\$0	\$84,917	\$196,948	191.95%
11	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.11%	49	568	\$168,460	\$171,176	\$0	\$46,786	\$52,274	30.54%
12	AMERICAN HOME ASSURANCE COMPANY	0.00%	89	0	\$0	\$0	\$0	-\$110	-\$110	N/A
13	AMERICAN MEDICAL AND LIFE INSURANCE COMPAN	0.45%	29	389	\$686,596	\$677,022	\$0	\$390,042	\$318,196	47.00%
14	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.16%	42	218	\$242,495	\$243,637	\$0	\$60,022	\$64,019	26.28%
15	AMERICAN REPUBLIC INSURANCE COMPANY	0.03%	61	21	\$46,583	\$48,068	\$0	\$2,877	-\$4,324	-9.00%
16	AMERICAN SENTINEL INSURANCE COMPANY	0.60%	26	503	\$905,072	\$905,072	\$0	\$543,937	\$480,327	53.07%
17	AMERITAS LIFE INSURANCE CORP	0.77%	23	6,850	\$1,161,255	\$1,172,533	\$0	\$1,547,493	\$1,547,874	132.01%
18	AMEX ASSURANCE COMPANY	0.10%	52	8,238	\$145,934	\$162,391	\$0	\$24,286	\$24,809	15.28%
19	ASSURITY LIFE INSURANCE COMPANY	0.00%	81	72	\$3,965	\$5,026	\$0	\$0	\$261	5.19%
20	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	89	2	\$0	\$0	\$0	\$0	\$0	N/A
21	AXIS INSURANCE COMPANY	0.19%	37	2,922	\$289,417	\$230,744	\$0	\$157,586	\$204,376	88.57%
22	BCS INSURANCE COMPANY	1.37%	16	2,376	\$2,074,652	\$2,084,427	\$0	\$1,288,724	\$1,275,555	61.19%
23	CMFG LIFE INSURANCE COMPANY	0.04%	60	471	\$53,630	\$53,240	\$0	\$3,097	\$1,953	3.67%
24	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.22%	35	675	\$336,832	\$348,544	\$0	\$149,793	\$177,006	50.78%
25	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	83	9	\$2,179	\$2,193	\$0	\$0	\$257	11.72%
26	COMBINED INSURANCE CO OF AMERICA	6.08%	4	1,173,276	\$9,230,249	\$9,317,981	\$0	\$7,942,104	\$8,348,104	89.59%
27	COMMERCIAL TRAVELERS MUTUAL INSURANCE COI	0.00%	89	0	\$0	\$0	\$0	\$4,052	\$4,052	N/A
28	COMPANION LIFE INSURANCE COMPANY	11.45%	2	5,191	\$17,369,045	\$17,444,295	\$0	\$10,578,191	\$10,831,858	62.09%
29	COMBENEFITS INSURANCE COMPANY	0.64%	24	15,321	\$975,438	\$975,438	\$0	\$581,338	\$587,390	60.22%
30	CONSECO LIFE INSURANCE CO	0.00%	89	0	\$0	\$0	\$0	\$0	-\$1,391	N/A
31	CONTINENTAL AMERICAN INSURANCE COMPANY	1.18%	18	6,001	\$1,790,985	\$1,931,865	\$0	\$695,831	\$713,104	36.91%
32	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	84	4	\$1,456	\$1,466	\$0	\$0	\$0	0.00%
33	FIDELITY SECURITY LIFE INSURANCE COMPANY	7.61%	3	206,757	\$11,538,722	\$11,531,850	\$0	\$8,444,019	\$8,716,648	75.59%
34	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.88%	20	1,988	\$1,339,754	\$1,348,783	\$0	\$875,049	\$908,254	67.34%
35	GOLDEN RULE INSURANCE COMPANY	0.17%	40	2,741	\$255,847	\$253,372	\$0	\$94,682	\$104,528	41.25%
36	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.17%	41	19	\$251,176	\$252,456	\$0	\$111,052	\$97,534	38.63%
37	HARTFORD LIFE AND ACCIDENT INSURANCE COMPA	0.08%	54	654	\$127,964	\$127,039	\$0	\$62,430	\$64,671	50.91%
38	HARTFORD LIFE INSURANCE COMPANY	0.01%	72	39	\$20,177	\$19,175	\$0	\$44,231	\$44,640	232.80%
39	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	1.34%	17	40,815	\$2,031,916	\$2,031,915	\$0	\$1,128,932	\$1,177,709	57.96%
40	HM LIFE INSURANCE COMPANY	0.59%	27	8,388	\$896,110	\$895,522	\$0	\$580,578	\$594,748	66.41%
41	HORACE MANN LIFE INSURANCE COMPANY	0.00%	87	2	\$304	\$304	\$0	\$0	-\$3	-0.99%
42	HUMANA INSURANCE COMPANY	0.07%	55	2,425	\$109,438	\$109,438	\$0	\$77,656	\$77,866	71.15%
43	HUMANADENTAL INSURANCE COMPANY	0.84%	21	19,835	\$1,279,692	\$1,279,692	\$0	\$703,859	\$713,040	55.72%
44	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	89	9	\$0	\$0	\$0	\$0	\$0	N/A
45	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.00%	80	3	\$7,280	\$7,280	\$0	\$76	\$131	1.80%
46	INSURANCE COMPANY OF THE STATE OF PENNSYLV	0.04%	59	0	\$60,669	\$60,669	\$0	\$927	-\$37,971	-62.59%
47	JEFFERSON INSURANCE COMPANY	0.19%	38	7,093	\$283,729	\$237,951	\$0	\$107,159	\$105,169	44.20%
48	JOHN ALDEN LIFE INSURANCE COMPANY	0.12%	48	58	\$174,870	\$173,334	\$0	\$57,700	\$51,537	29.73%
49	KANAWHA INSURANCE COMPANY	0.04%	58	254	\$66,999	\$66,999	\$0	\$13,368	\$9,193	13.72%
50	KANSAS CITY LIFE INSURANCE COMPANY	0.12%	46	2,322	\$189,318	\$189,196	\$0	\$707,059	\$679,093	358.94%
51	LINCOLN NATIONAL LIFE INSURANCE COMPANY	2.34%	10	594	\$3,548,011	\$3,583,867	\$0	\$3,092,862	\$3,494,510	97.51%
52	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.01%	76	41	\$13,378	\$13,958	\$0	\$3,040	\$3,313	23.74%
53	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.02%	64	79	\$36,321	\$39,688	\$0	\$3,473	-\$268	-0.68%
54	MARKEL INSURANCE COMPANY	0.01%	69	1,120	\$21,736	\$21,729	\$0	\$0	-\$56,001	-257.72%
55	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.02%	67	612	\$30,449	\$30,738	\$0	\$18,491	\$19,485	63.39%
56	METROPOLITAN LIFE INSURANCE COMPANY	0.00%	89	535	\$0	\$0	\$0	\$162,982	\$262,449	N/A
57	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.01%	74	226	\$16,705	\$16,693	\$0	\$5,728	\$5,728	34.31%
58	MONUMENTAL LIFE INSURANCE COMPANY	2.80%	8	4,507	\$4,198,563	\$4,198,563	\$0	\$2,140,187	\$1,960,870	46.70%
59	MUTUAL OF OMAHA INSURANCE COMPANY	0.20%	36	1,048	\$304,618	\$302,254	\$0	\$100,562	\$122,698	40.59%
60	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.01%	71	124	\$20,238	\$21,347	\$0	\$3,670	\$3,546	16.61%
61	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	1.78%	12	56,808	\$2,702,768	\$2,711,009	\$0	\$1,711,789	\$1,711,789	63.14%
62	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	2.76%	9	0	\$4,190,465	\$4,196,499	\$0	\$157,678	\$156,867	3.74%
63	NATIONWIDE LIFE INSURANCE COMPANY	1.40%	15	855	\$2,118,774	\$2,219,306	\$0	\$1,129,616	\$1,156,016	52.09%
64	NEW YORK LIFE INSURANCE COMPANY	0.10%	50	234	\$153,871	\$152,662	\$27,515	\$87,841	\$104,338	68.35%
65	PAN-AMERICAN LIFE INSURANCE COMPANY	0.90%	19	841	\$1,367,477	\$1,426,067	\$0	\$792,031	\$841,367	59.00%
66	PAUL REVERE LIFE INSURANCE COMPANY	0.02%	68	44	\$27,889	\$34,572	\$0	\$8,880	\$26,170	75.70%
67	PHYSICIANS MUTUAL INSURANCE COMPANY	0.01%	79	51	\$8,769	\$8,940	\$0	\$6,311	\$6,135	68.62%
68	PRINCIPAL LIFE INSURANCE COMPANY	0.29%	34	6,031	\$445,502	\$450,046	\$0	\$185,200	\$185,771	41.28%
69	PROVIDENT LIFE AND CASUALTY INSURANCE COMP	0.00%	88	2	\$44	\$44	\$0	\$0	\$0	0.00%
70	RELiance STANDARD LIFE INSURANCE COMPANY	1.76%	13	5,365	\$2,672,725	\$2,704,791	\$0	\$813,828	\$865,385	31.99%
71	SAFEHEALTH LIFE INSURANCE COMPANY	0.00%	86	9	\$865	\$865	\$0	\$210	\$217	25.09%
72	SEARS LIFE INSURANCE COMPANY	0.01%	78	34	\$9,387	\$9,387	\$0	\$1,888	\$1,888	20.11%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP LIMITED BENEFIT**

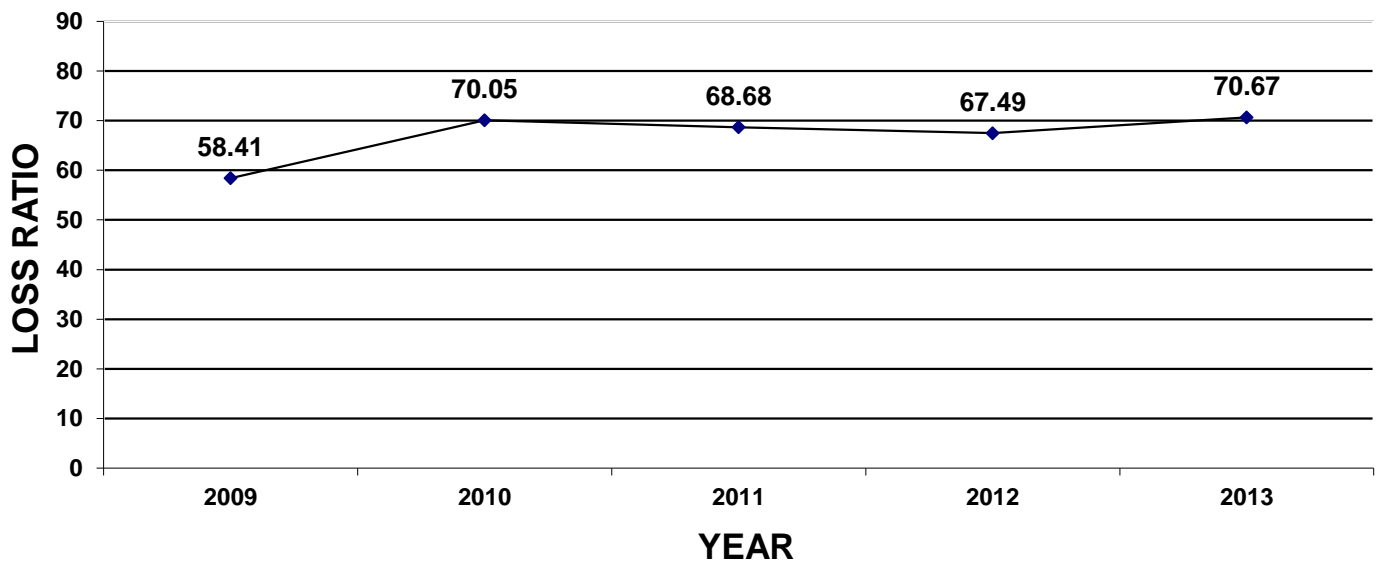
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.01%	70	433	\$20,446	\$20,282	\$0	\$14,446	\$14,217	70.10%
74	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	89	1	\$0	\$8	\$0	\$0	-\$117	-1462.50%
75	STANDARD INSURANCE COMPANY	0.31%	33	2,703	\$467,231	\$467,837	\$0	\$275,557	\$286,398	61.22%
76	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.40%	31	732	\$600,578	\$627,524	\$0	\$235,704	\$303,973	48.44%
77	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.09%	53	291	\$140,277	\$142,840	\$0	\$56,608	\$56,530	39.58%
78	STARR INDEMNITY & LIABILITY COMPANY	0.00%	89	0	\$0	\$0	\$0	\$196	-\$58,213	N/A
79	STONEBRIDGE LIFE INSURANCE COMPANY	0.17%	39	2,067	\$264,386	\$265,975	\$0	\$220,161	\$281,665	105.90%
80	SURENCY LIFE & HEALTH INSURANCE COMPANY	0.13%	45	3,020	\$204,657	\$204,657	\$0	\$152,952	\$162,159	79.23%
81	SYMETRA LIFE INSURANCE COMPANY	-0.32%	89	674	-\$481,967	-\$481,674	\$0	\$358,955	\$368,552	-76.51%
82	TIME INSURANCE COMPANY	2.92%	7	2,225	\$4,437,460	\$4,448,254	\$0	\$1,960,842	\$1,854,898	41.70%
83	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP	0.03%	62	71	\$44,767	\$44,613	\$0	\$8,965	\$9,359	20.98%
84	TRANSAMERICA LIFE INSURANCE COMPANY	2.04%	11	4,742	\$3,093,710	\$3,165,472	\$0	\$4,081,158	\$4,074,315	128.71%
85	UNIFIED LIFE INSURANCE COMPANY	0.14%	44	178	\$212,073	\$212,205	\$0	\$81,300	\$101,995	48.06%
86	UNIMERICA INSURANCE COMPANY	0.06%	57	0	\$95,883	\$92,776	\$0	\$74,475	\$77,258	83.27%
87	UNION FIDELITY LIFE INSURANCE COMPANY	0.02%	66	219	\$33,725	\$33,524	\$0	\$21,933	\$19,722	58.83%
88	UNION LABOR LIFE INSURANCE COMPANY	0.01%	73	73	\$19,662	\$19,694	\$0	\$9,838	\$10,822	54.95%
89	UNITED AMERICAN INSURANCE COMPANY	3.81%	5	2,593	\$5,784,909	\$5,754,934	\$0	\$4,881,489	\$4,954,108	86.08%
90	UNITED HEALTHCARE INSURANCE COMPANY	3.47%	6	81,380	\$5,262,887	\$5,236,690	\$0	\$2,850,255	\$2,826,134	53.97%
91	UNITED INSURANCE COMPANY OF AMERICA	0.00%	89	0	\$0	\$0	\$0	\$0	-\$3,226	N/A
92	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.03%	63	26	\$41,014	\$41,658	\$0	\$12,225	\$11,995	28.79%
93	UNITED STATES FIRE INSURANCE COMPANY	0.79%	22	14,203	\$1,200,628	\$1,200,628	\$0	\$912,455	\$1,113,509	92.74%
94	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.60%	25	463	\$916,739	\$258,381	\$0	\$35,456	-\$173,042	-66.97%
95	UNITED TEACHER ASSOCIATES INSURANCE COMPAI	0.01%	77	8	\$11,642	\$11,635	\$0	\$3,060	\$2,635	22.65%
96	VISION BENEFITS OF AMERICA	1.74%	14	65,759	\$2,640,588	\$2,640,588	\$0	\$2,100,154	\$2,100,154	79.53%
97	VISION SERVICE PLAN INSURANCE COMPANY	31.55%	1	326,702	\$47,868,449	\$47,868,449	\$0	\$38,365,062	\$38,356,136	80.13%
98	WASHINGTON NATIONAL INSURANCE COMPANY	0.01%	75	149	\$16,320	\$17,486	\$0	\$4,274	-\$209	-1.20%
TOTAL		100.00%		2,131,261	\$151,711,089	\$151,494,391	\$27,515	\$105,597,381	\$107,054,384	70.67%

MISSOURI GROUP LIMITED BENEFIT INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

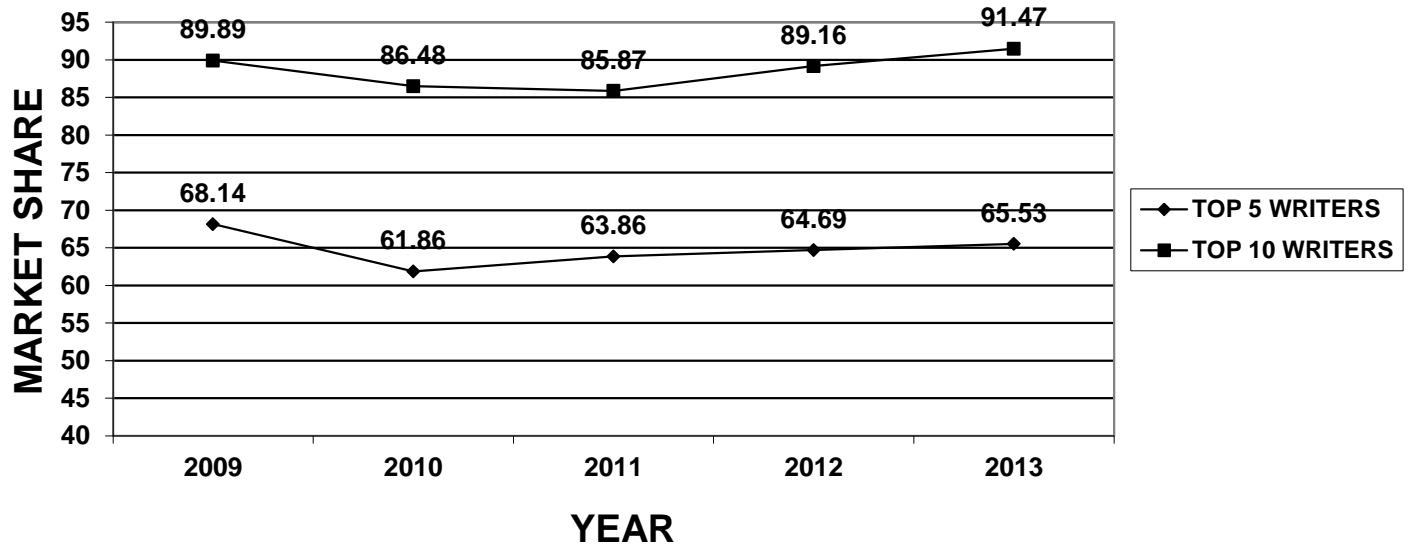


**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP SHORT TERM CREDIT DISABILITY**

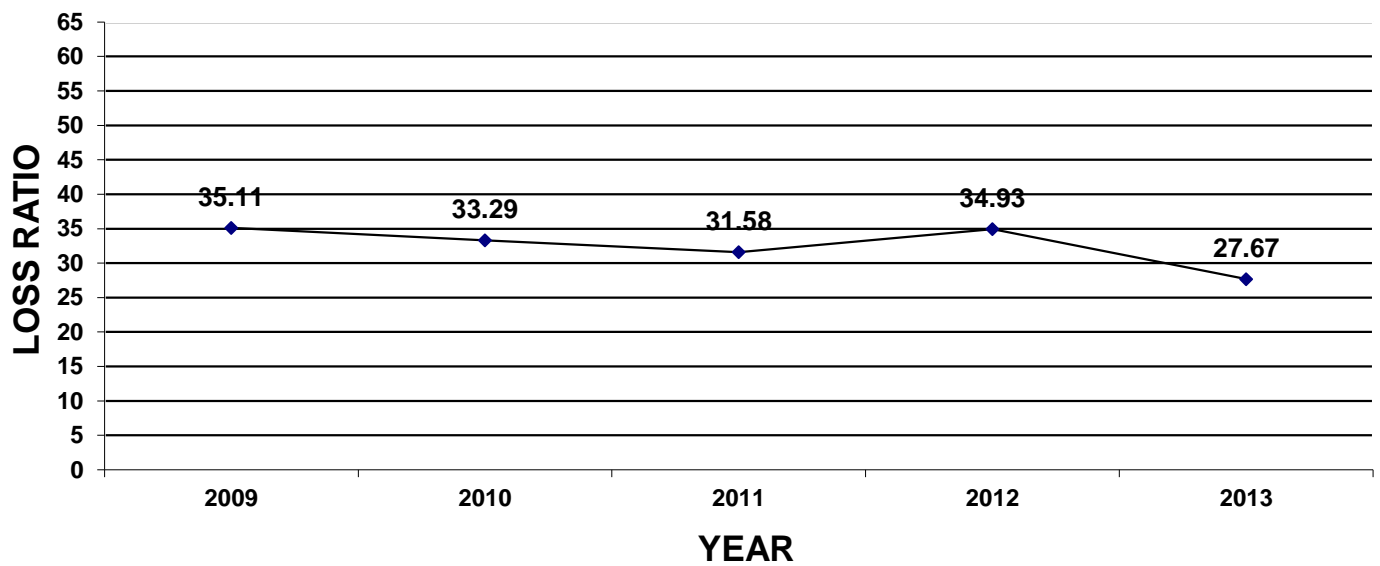
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INSURANCE COMPANY OF FLO	0.00%	29	0	\$114	\$114	\$0	\$0	-\$1	-0.88%
2	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	7.43%	6	18,263	\$989,829	\$1,147,247	\$0	\$331,142	\$264,873	23.09%
3	AMERICAN GENERAL LIFE INSURANCE CO	0.02%	27	34	\$2,382	\$11,225	\$0	\$57,584	\$17,881	159.30%
4	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	10.86%	3	5,223	\$1,446,588	\$1,529,319	\$0	\$467,799	\$420,263	27.48%
5	AMERICAN HERITAGE LIFE INSURANCE COMPANY	-0.25%	30	575	-\$33,200	-\$33,200	\$0	\$82,147	-\$35,425	106.70%
6	AMERICAN MODERN LIFE INSURANCE COMPANY	8.24%	5	4,878	\$1,097,553	\$971,026	\$0	\$284,832	\$260,795	26.86%
7	AMERICAN NATIONAL INSURANCE COMPANY	0.12%	24	107	\$15,454	\$18,078	\$0	\$7,907	\$11,680	64.61%
8	AMERICAN SECURITY INSURANCE COMPANY	0.28%	22	1,480	\$37,822	\$37,822	\$0	\$0	-\$48	-0.13%
9	AMERICAN UNDERWRITERS LIFE INSURANCE COMP	0.03%	25	45	\$4,181	\$5,882	\$0	\$4,581	\$9,201	156.43%
10	AMERICAN UNITED LIFE INSURANCE COMPANY	0.00%	30	10	-\$12	\$1,666	\$0	\$0	\$0	0.00%
11	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	19.50%	1	10,361	\$2,598,126	\$2,199,094	\$0	\$420,293	\$432,332	19.66%
12	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	3.42%	9	11,255	\$455,989	\$455,989	\$0	\$79,552	\$47,076	10.32%
13	CENTURION LIFE INSURANCE COMPANY	0.34%	19	339	\$45,450	\$45,450	\$0	\$8,575	\$11,375	25.03%
14	CENTURY LIFE ASSURANCE COMPANY	0.00%	30	1	-\$144	\$231	\$0	\$3,045	-\$101	-43.72%
15	CMFG LIFE INSURANCE COMPANY	17.79%	2	16,629	\$2,370,082	\$2,694,884	\$0	\$1,334,018	\$1,277,043	47.39%
16	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	1.02%	13	1,049	\$136,347	\$264,098	\$0	\$51,174	\$12,801	4.85%
17	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.77%	14	2,004	\$101,949	\$209,722	\$0	\$124,920	\$75,418	35.96%
18	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & /	6.22%	7	5,316	\$829,327	\$878,763	\$0	\$300,403	\$206,008	23.44%
19	J M I C LIFE INSURANCE COMPANY	0.00%	30	0	\$0	\$121	\$0	\$0	\$6	4.96%
20	LIFE OF THE SOUTH INSURANCE COMPANY	0.03%	26	147	\$3,984	\$10,950	\$0	\$3,458	-\$2,528	-23.09%
21	MERIT LIFE INSURANCE CO	9.14%	4	6,004	\$1,218,166	\$837,609	\$0	\$252,065	\$301,567	36.00%
22	MINNESOTA LIFE INSURANCE COMPANY	2.85%	10	4,402	\$380,270	\$332,554	\$0	\$140,821	\$133,296	40.08%
23	MONUMENTAL LIFE INSURANCE COMPANY	0.42%	17	233	\$56,594	\$65,532	\$0	\$29,741	\$29,833	45.52%
24	MOUNTAIN LIFE INSURANCE COMPANY	0.33%	20	282	\$44,105	\$41,858	\$0	\$16,085	\$16,261	38.85%
25	OLD UNITED LIFE INSURANCE COMPANY	0.37%	18	234	\$49,367	\$64,050	\$0	\$21,053	\$21,181	33.07%
26	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	1.14%	12	486	\$151,690	\$185,654	\$0	\$131,362	-\$268,879	-144.83%
27	PEKIN LIFE INSURANCE COMPANY	2.26%	11	833	\$300,849	\$224,634	\$0	\$111,136	\$98,431	43.82%
28	PLATEAU INSURANCE COMPANY	0.69%	15	173	\$92,434	\$31,044	\$0	\$917	\$5,796	18.67%
29	RESOURCE LIFE INSURANCE COMPANY	0.00%	30	9	-\$10	\$2,087	\$0	\$14,834	\$2,558	122.57%
30	SOUTHERN PIONEER LIFE INSURANCE COMPANY	-0.01%	30	21	-\$905	\$3,197	\$0	\$1,916	\$1,642	51.36%
31	STANDARD GUARANTY INSURANCE COMPANY	0.51%	16	2,638	\$67,438	\$67,438	\$0	\$3,644	\$16,204	24.03%
32	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.32%	21	2,012	\$42,419	\$42,419	\$0	\$5,283	\$3,970	9.36%
33	STONEBRIDGE LIFE INSURANCE COMPANY	0.00%	28	1	\$126	\$126	\$0	\$1,528	-\$3,213	-2550.00%
34	TRANSAMERICA LIFE INSURANCE COMPANY	6.01%	8	3,934	\$800,581	\$917,101	\$0	\$457,276	\$308,226	33.61%
35	ZALE LIFE INSURANCE COMPANY	0.14%	23	905	\$18,300	\$18,300	\$0	\$108	-\$78	-0.43%
TOTAL		100.00%		99,883	\$13,323,245	\$13,282,084	\$0	\$4,749,199	\$3,675,444	27.67%

MISSOURI GROUP SHORT TERM CREDIT DISABILITY INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

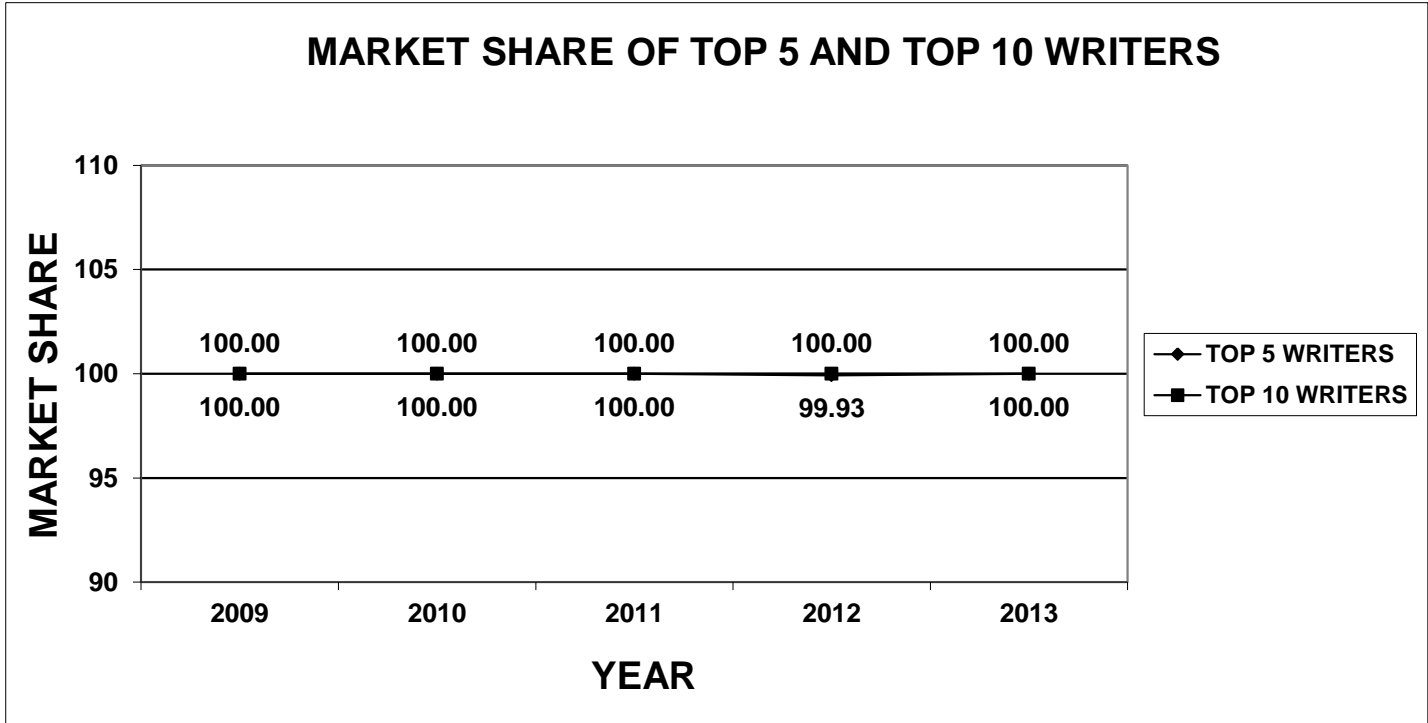


**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP LONG TERM CREDIT DISABILITY**

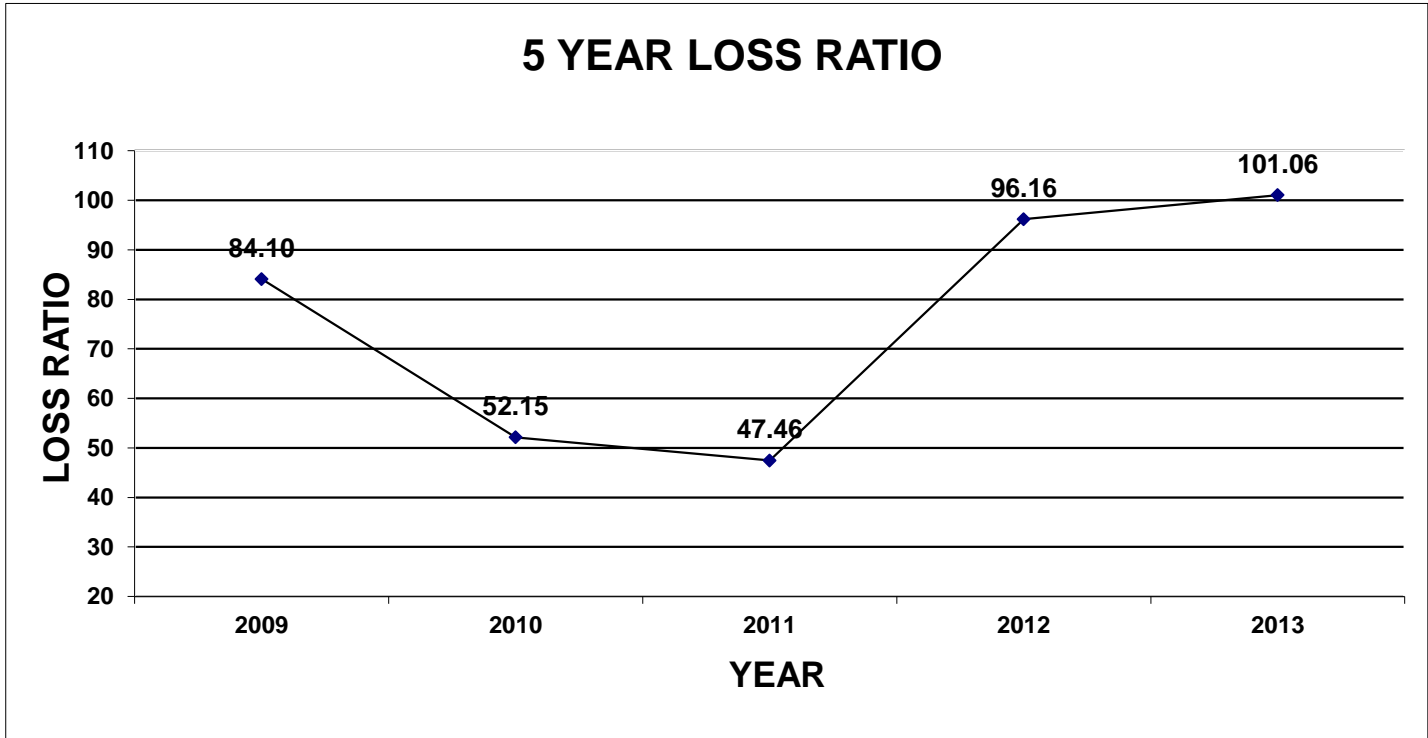
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INSURANCE COMPANY OF FLO	2.64%	3	40	\$7,102	\$7,115	\$0	\$0	-\$857	-12.04%
2	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	26.56%	2	179	\$71,411	\$71,995	\$0	\$129,216	\$102,689	142.63%
3	AMERICAN REPUBLIC INSURANCE COMPANY	-5.24%	4	354	-\$14,082	\$35,512	\$0	\$42,255	\$35,415	99.73%
4	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	76.04%	1	413	\$204,448	\$204,448	\$0	\$180,532	\$185,192	90.58%
TOTAL		100.00%		986	\$268,879	\$319,070	\$0	\$352,003	\$322,439	101.06%

MISSOURI GROUP LONG TERM CREDIT DISABILITY INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

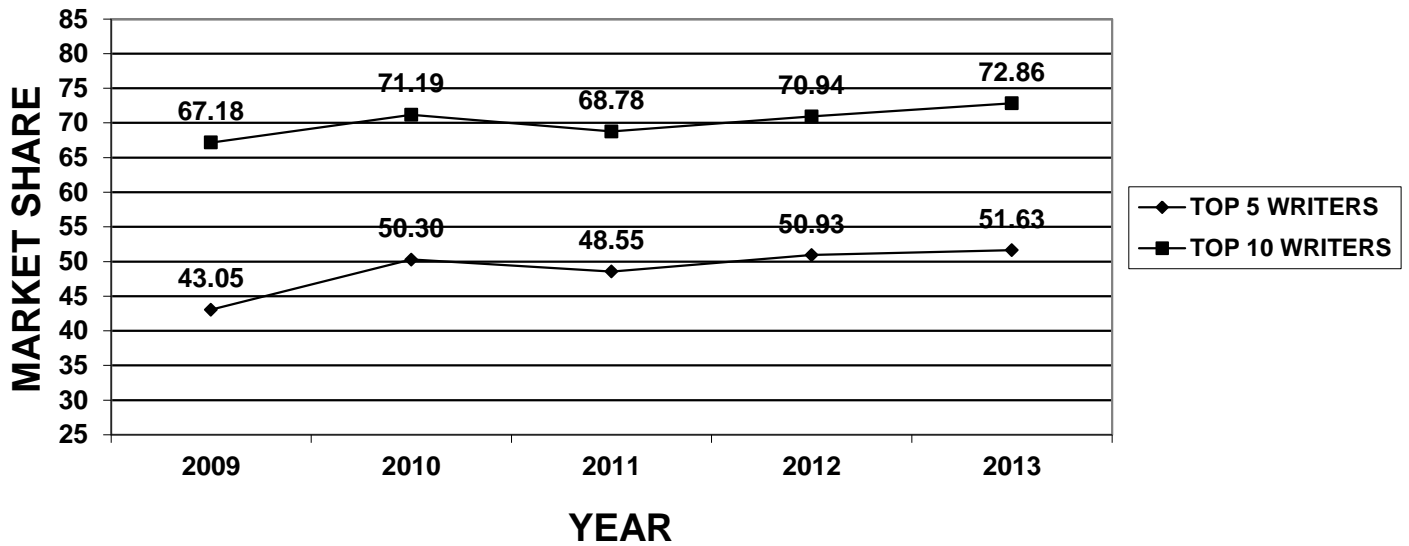


**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP STOP LOSS**

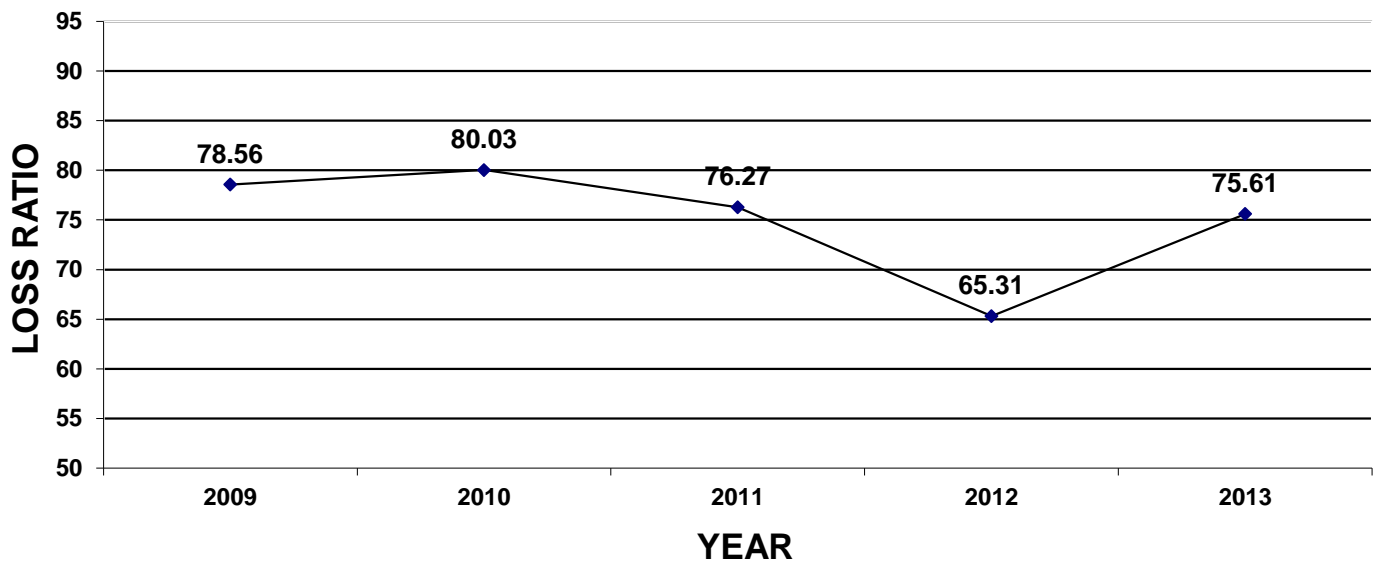
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACE AMERICAN INSURANCE COMPANY	2.71%	9	79,408	\$6,337,443	\$6,337,443	\$0	\$5,523,834	\$5,483,963	86.53%
2	AETNA LIFE INSURANCE COMPANY	2.26%	14	45,655	\$5,301,083	\$5,387,351	\$0	\$4,907,356	\$3,944,250	73.21%
3	AMALGAMATED LIFE INSURANCE COMPANY	0.08%	35	1	\$188,449	\$188,449	\$0	\$18,633	\$125,000	66.33%
4	AMERICAN FIDELITY ASSURANCE COMPANY	0.59%	26	2,121	\$1,375,672	\$1,420,179	\$0	\$947,223	\$344,159	24.23%
5	BCS INSURANCE COMPANY	0.22%	31	4,590	\$509,511	\$509,511	\$0	\$635,844	\$732,765	143.82%
6	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	2.91%	8	27,597	\$6,810,331	\$6,810,331	\$0	\$2,523,629	\$2,100,982	30.85%
7	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	12.49%	1	119,160	\$29,256,295	\$29,256,295	\$0	\$39,611,795	\$43,122,333	147.40%
8	CATERPILLAR INSURANCE COMPANY	0.00%	43	3,158	\$0	\$0	\$0	\$7,992,320	\$1,015,848	N/A
9	CIGNA HEALTH AND LIFE INSURANCE COMPANY	11.16%	2	102,209	\$26,124,913	\$26,509,379	\$0	\$14,909,950	\$16,468,734	62.12%
10	COMPANION LIFE INSURANCE COMPANY	2.09%	15	12,026	\$4,883,084	\$4,904,239	\$0	\$3,764,175	\$3,854,440	78.59%
11	CONNECTICUT GENERAL LIFE INS CO	0.97%	23	6,545	\$2,268,514	\$2,135,513	\$0	\$1,043,337	\$797,940	37.37%
12	FIDELITY SECURITY LIFE INSURANCE COMPANY	1.03%	22	3,432	\$2,419,486	\$2,419,486	\$0	\$949,737	\$506,921	20.95%
13	GERBER LIFE INSURANCE COMPANY	2.27%	13	17,972	\$5,317,925	\$5,357,390	\$0	\$2,143,383	\$2,318,727	43.28%
14	HCC LIFE INSURANCE COMPANY	9.17%	5	111,214	\$21,478,237	\$21,478,237	\$0	\$12,189,894	\$11,586,867	53.95%
15	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	9.58%	3	96,866	\$22,421,023	\$22,421,023	\$0	\$11,534,832	\$11,921,975	53.17%
16	HM LIFE INSURANCE COMPANY	2.28%	12	8,423	\$5,334,214	\$5,330,717	\$0	\$6,106,641	\$6,255,690	117.35%
17	IMPERIUM INSURANCE COMPANY	0.27%	30	918	\$633,962	\$633,962	\$0	\$1,200,500	\$765,866	120.81%
18	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.00%	42	0	\$171	\$171	\$0	-\$5,414	-\$16,932	-9901.75%
19	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	43	0	\$0	\$0	\$0	\$130	\$130	N/A
20	MONUMENTAL LIFE INSURANCE COMPANY	0.05%	38	109	\$109,994	\$109,994	\$0	\$19,927	\$20,668	18.79%
21	NATIONAL UNION FIRE INSURANCE COMPANY OF PIT	1.66%	18	10,450	\$3,898,376	\$3,898,376	\$0	\$3,588,971	\$3,711,324	95.20%
22	NATIONWIDE LIFE INSURANCE COMPANY	0.85%	24	4,371	\$1,994,344	\$1,995,156	\$0	\$782,056	\$1,602,456	80.32%
23	PAN-AMERICAN LIFE INSURANCE COMPANY	1.30%	20	10,131	\$3,038,265	\$3,168,442	\$0	\$2,088,363	\$2,218,450	70.02%
24	PERICO LIFE INSURANCE COMPANY	0.00%	43	0	\$0	\$0	\$0	\$0	\$38,911	N/A
25	QBE INSURANCE CORPORATION	2.36%	11	4,697	\$5,526,981	\$5,526,981	\$0	\$3,279,640	\$3,177,338	57.49%
26	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.15%	33	18,762	\$343,007	\$358,463	\$0	\$0	\$0	0.00%
27	RELIASTAR LIFE INSURANCE COMPANY	2.47%	10	20,711	\$5,781,842	\$5,896,125	\$0	\$3,316,098	\$3,394,225	57.57%
28	RELIASTAR LIFE INSURANCE COMPANY OF NEW YO	0.29%	29	2,683	\$674,559	\$680,652	\$0	\$0	\$0	0.00%
29	SIRIUS AMERICA INSURANCE COMPANY	0.82%	25	2,669	\$1,920,364	\$1,920,364	\$0	\$46,775	\$46,775	2.44%
30	STANDARD SECURITY LIFE INSURANCE COMPANY O	1.24%	21	5,692	\$2,907,321	\$2,959,400	\$0	\$1,636,901	\$1,636,905	55.31%
31	STARNET INSURANCE COMPANY	0.00%	41	154	\$1,761	\$2,517	\$0	\$821	-\$4,489	-178.35%
32	SUN LIFE ASSURANCE COMPANY OF CANADA	9.23%	4	99,212	\$21,611,952	\$21,935,158	\$0	\$15,821,073	\$16,064,428	73.24%
33	SYMETRA LIFE INSURANCE COMPANY	1.61%	19	4,956	\$3,771,471	\$3,769,185	\$0	\$2,430,939	\$2,495,937	66.22%
34	TIME INSURANCE COMPANY	0.01%	40	0	\$34,234	\$30,994	\$0	\$40,637	\$45,135	145.62%
35	TRANSAMERICA LIFE INSURANCE COMPANY	0.06%	37	2	\$134,790	\$134,790	\$0	\$581,770	\$579,585	429.99%
36	TRUSTMARK INSURANCE COMPANY	0.03%	39	0	\$77,763	\$77,618	\$0	\$185,000	\$121,389	156.39%
37	TRUSTMARK LIFE INSURANCE COMPANY	0.10%	34	373	\$227,602	\$230,549	\$0	\$72,099	\$73,283	31.79%
38	UNIMERICA INSURANCE COMPANY	4.21%	7	25,521	\$9,860,343	\$9,759,484	\$0	\$7,758,119	\$7,758,119	79.49%
39	UNION LABOR LIFE INSURANCE COMPANY	0.44%	27	5,623	\$1,030,958	\$1,018,130	\$0	\$1,250,864	\$1,407,587	138.25%
40	UNITED HEALTHCARE INSURANCE COMPANY	8.93%	6	70,969	\$20,911,901	\$20,911,901	\$0	\$16,754,805	\$16,754,805	80.12%
41	UNITED STATES FIRE INSURANCE COMPANY	0.30%	28	8,851	\$696,170	\$696,170	\$0	\$453,991	\$569,990	81.88%
42	WESCO INSURANCE COMPANY	0.07%	36	228	\$157,470	\$157,470	\$0	\$285,407	\$362,709	230.34%
43	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.16%	32	662	\$363,654	\$363,654	\$0	\$165,732	\$166,301	45.73%
44	WESTPORT INSURANCE CORPORATION	1.84%	16	8,194	\$4,319,004	\$4,530,477	\$0	\$2,749,093	\$2,904,735	64.12%
45	ZURICH AMERICAN INSURANCE COMPANY	1.75%	17	5,051	\$4,095,818	\$4,095,818	\$0	\$1,651,906	\$1,461,265	35.68%
TOTAL		100.00%		951,366	\$234,150,257	\$235,327,544	\$0	\$180,958,786	\$177,937,489	75.61%

MISSOURI GROUP STOP LOSS INSURANCE

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

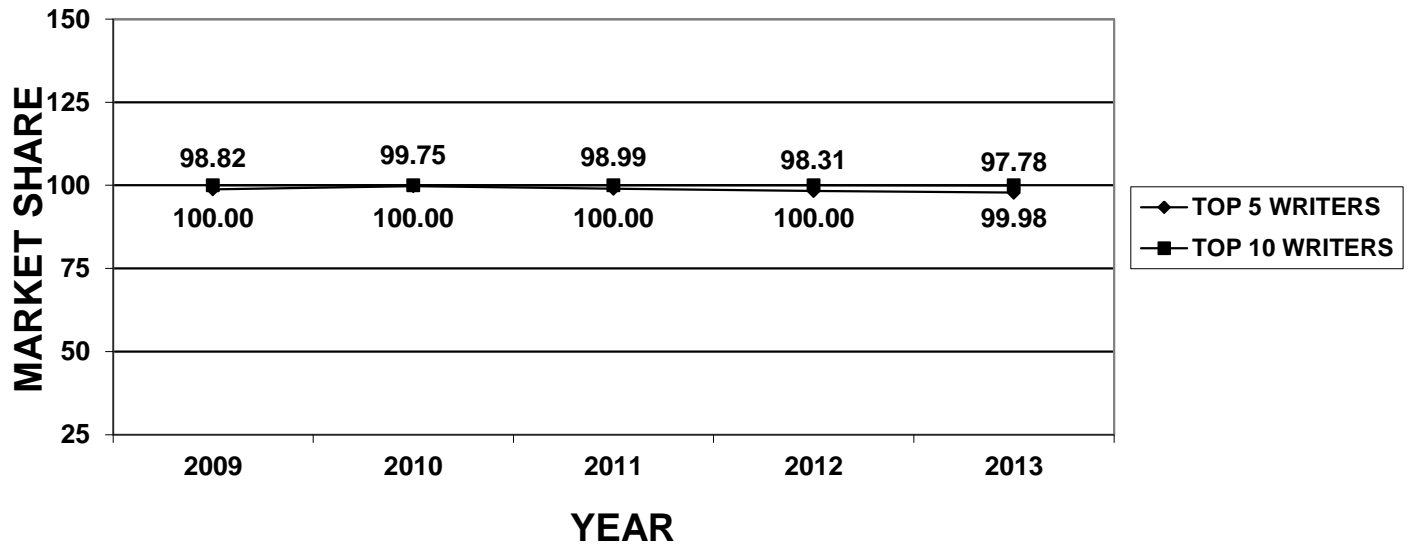


**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP MEDICARE PART D**

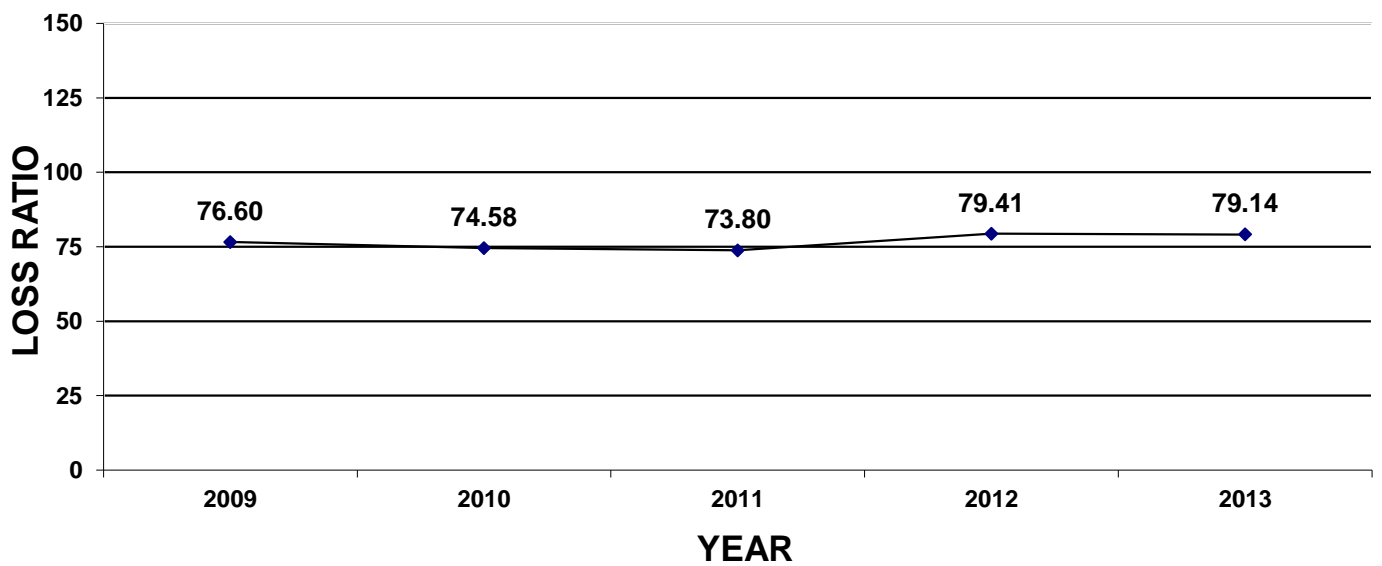
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ANTHEM INSURANCE COMPANIES INC	1.33%	6	908	\$2,078,777	\$2,078,775	\$0	\$1,754,266	\$1,819,193	87.51%
2	CONNECTICUT GENERAL LIFE INS CO	12.98%	2	18,645	\$20,358,207	\$20,495,509	\$0	\$19,131,107	\$19,182,566	93.59%
3	EXPRESS SCRIPTS INSURANCE COMPANY	2.69%	4	5,970	\$4,224,130	\$4,224,130	\$0	\$3,423,169	\$3,425,734	81.10%
4	HEALTHMARKETS INSURANCE COMPANY	0.02%	11	39	\$33,158	\$56,346	\$0	\$59,695	\$57,854	102.68%
5	HUMANA INSURANCE COMPANY	0.00%	12	2	\$6,016	\$6,182	\$0	\$7,786	\$7,811	126.35%
6	MEDCO CONTAINMENT LIFE INSURANCE COMPANY	2.63%	5	3,140	\$4,127,404	\$4,127,404	\$0	\$3,429,351	\$3,453,412	83.67%
7	SILVERSCRIPT INSURANCE COMPANY	7.27%	3	13,445	\$11,406,851	\$10,831,709	\$0	\$7,929,617	\$8,527,394	78.73%
8	STERLING LIFE INSURANCE COMPANY	0.15%	9	88	\$231,184	\$230,759	\$0	\$163,051	\$163,976	71.06%
9	STONEBRIDGE LIFE INSURANCE COMPANY	0.13%	10	130	\$211,386	\$211,386	\$0	\$150,930	\$150,930	71.40%
10	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.28%	8	299	\$437,081	\$481,203	\$0	\$366,994	\$366,074	76.07%
11	UNITED AMERICAN INSURANCE COMPANY	0.31%	7	216	\$486,502	\$488,125	\$0	\$245,726	\$246,738	50.55%
12	UNITED HEALTHCARE INSURANCE COMPANY	72.21%	1	111,465	\$113,276,323	\$117,778,822	\$0	\$88,530,474	\$90,029,207	76.44%
TOTAL		100.00%		154,347	\$156,877,019	\$161,010,350	\$0	\$125,192,166	\$127,430,889	79.14%

MISSOURI GROUP MEDICARE PART D

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO

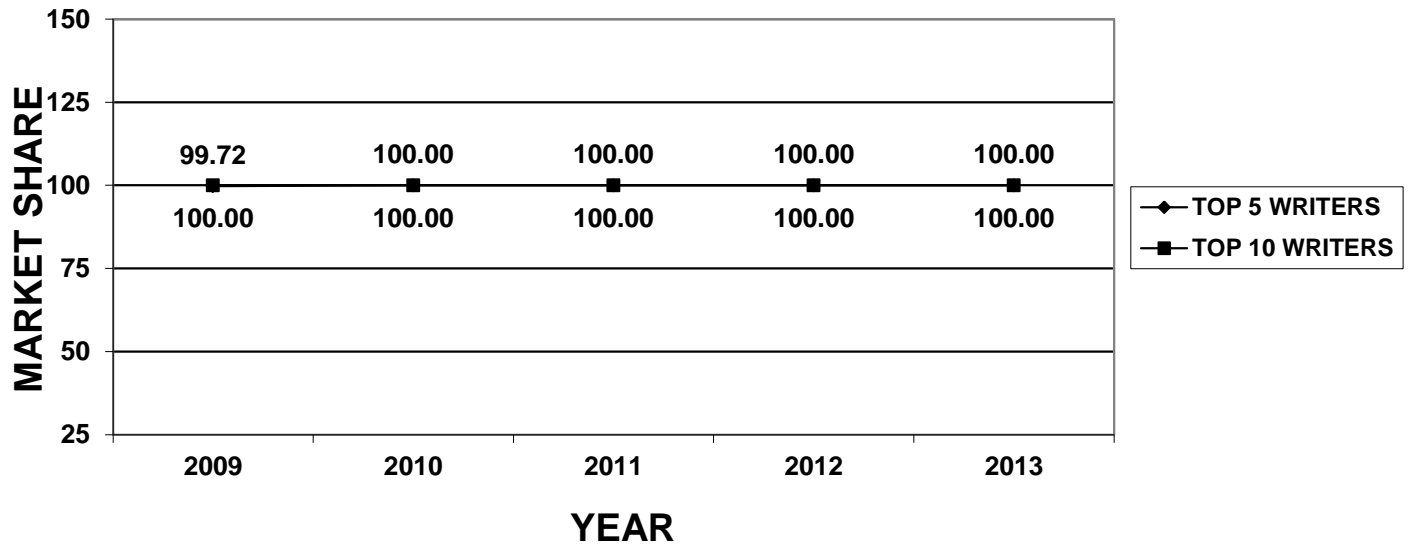


2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

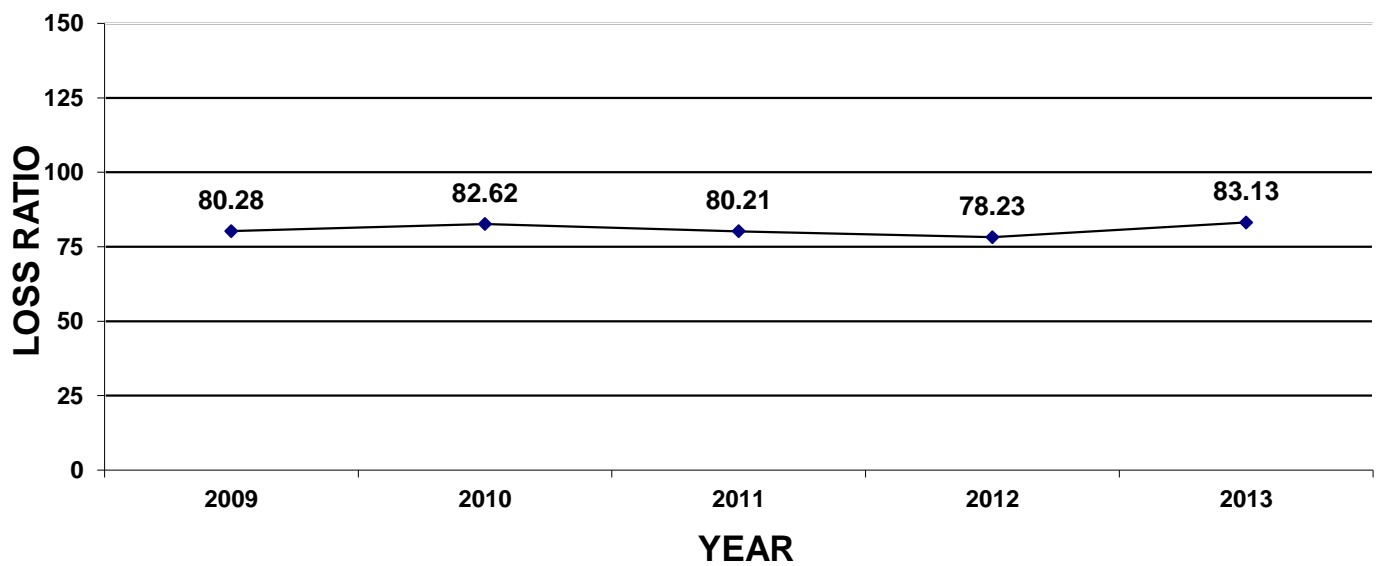
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ANTHEM INSURANCE COMPANIES INC	13.24%	2	4,901	\$45,252,508	\$45,497,174	\$0	\$39,908,242	\$37,159,054	81.67%
2	CONNECTICUT GENERAL LIFE INS CO	0.00%	5	0	\$0	\$0	\$0	-\$1,417	-\$1,498	N/A
3	COVENTRY HEALTH AND LIFE INSURANCE COMPAN	8.32%	3	2,590	\$28,440,769	\$28,440,769	\$0	\$22,504,419	\$21,076,564	74.11%
4	FIRST HEALTH LIFE & HEALTH INSURANCE COMPAN	0.00%	5	0	-\$461	-\$461	\$0	-\$4,466	-\$4,466	968.76%
5	HUMANA INSURANCE COMPANY	3.74%	4	1,177	\$12,765,378	\$12,765,377	\$0	\$10,801,285	\$10,893,391	85.34%
6	UNITED HEALTHCARE INSURANCE COMPANY	74.70%	1	26,905	\$255,305,231	\$265,314,907	\$0	\$221,551,529	\$223,495,186	84.24%
TOTAL		100.00%		35,573	\$341,763,425	\$352,017,766	\$0	\$294,759,592	\$292,618,231	83.13%

MISSOURI GROUP MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



5 YEAR LOSS RATIO



**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	220	15	\$10,835	\$11,738	\$0	\$7,479	\$5,745	48.94%
2	4 EVER LIFE INSURANCE COMPANY	0.01%	146	459	\$406,945	\$398,021	\$0	\$154,401	\$165,467	41.57%
3	AAA LIFE INSURANCE COMPANY	0.01%	120	5,493	\$825,277	\$832,145	\$0	\$27,108	\$56,153	6.75%
4	ACE AMERICAN INSURANCE COMPANY	0.22%	35	180,330	\$12,493,238	\$11,675,282	\$0	\$14,477,330	\$14,372,834	123.10%
5	ACE PROPERTY AND CASUALTY INSURANCE COMP	0.03%	99	0	\$1,612,422	\$1,886,319	\$0	\$891,508	\$1,367,581	72.50%
6	ADVANTICA INSURANCE COMPANY	0.02%	117	15,556	\$887,465	\$887,465	\$0	\$471,767	\$488,767	55.07%
7	AEGIS SECURITY INSURANCE COMPANY	0.00%	157	197	\$225,170	\$225,170	\$0	\$187,519	\$129,919	57.70%
8	AETNA HEALTH INSURANCE COMPANY	0.00%	200	387	\$38,321	\$38,321	\$0	\$116,039	\$141,853	370.17%
9	AETNA LIFE INSURANCE COMPANY	2.87%	5	166,704	\$164,445,857	\$166,639,617	\$0	\$156,118,373	\$158,391,857	95.05%
10	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.00%	232	27	\$3,455	\$3,644	\$0	\$1,633	\$1,633	44.81%
11	ALLSTATE LIFE INSURANCE COMPANY	0.01%	130	4,478	\$592,143	\$601,319	\$0	\$807,761	\$879,152	146.20%
12	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	160	1	\$188,449	\$188,449	\$0	\$18,633	\$125,000	66.33%
13	AMERICAN ALTERNATIVE INSURANCE CORPORATIO	0.03%	97	516	\$1,830,555	\$1,830,555	\$0	\$1,118,034	\$469,161	25.63%
14	AMERICAN BANKERS INSURANCE COMPANY OF FLO	0.00%	226	40	\$7,216	\$7,229	\$0	\$0	-\$858	-11.87%
15	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.02%	110	18,278	\$1,052,053	\$1,210,519	\$0	\$339,422	\$269,678	22.28%
16	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	0.00%	208	11	\$23,529	\$24,327	\$0	\$16,133	\$15,701	64.54%
17	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.03%	101	147	\$1,551,991	\$1,551,991	\$0	\$1,650,611	\$1,541,186	99.30%
18	AMERICAN FIDELITY ASSURANCE COMPANY	0.12%	53	12,879	\$6,859,437	\$6,828,797	\$0	\$3,192,515	\$2,668,960	39.08%
19	AMERICAN FINANCIAL SECURITY LIFE INSURANCE C	0.01%	136	482	\$490,936	\$487,142	\$0	\$191,761	\$230,674	47.35%
20	AMERICAN GENERAL LIFE INSURANCE CO	0.05%	86	11,348	\$2,586,638	\$2,679,280	\$0	\$717,774	\$923,162	34.46%
21	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.03%	102	5,465	\$1,524,776	\$1,608,166	\$0	\$597,015	\$524,176	32.59%
22	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.21%	36	105,760	\$12,254,361	\$12,273,962	\$0	\$5,441,539	\$5,461,833	44.50%
23	AMERICAN HOME ASSURANCE COMPANY	0.00%	245	0	\$0	\$0	\$0	-\$110	-\$110	N/A
24	AMERICAN INCOME LIFE INSURANCE CO	0.00%	152	178,922	\$273,959	\$276,871	\$0	\$201,126	\$190,370	68.76%
25	AMERICAN MEDICAL AND LIFE INSURANCE COMPAN	0.01%	125	389	\$686,596	\$677,022	\$0	\$390,042	\$318,196	47.00%
26	AMERICAN MODERN LIFE INSURANCE COMPANY	0.02%	109	4,878	\$1,097,553	\$971,026	\$0	\$284,832	\$260,795	26.86%
27	AMERICAN NATIONAL INSURANCE COMPANY	0.04%	88	2,432	\$2,442,284	\$1,838,956	\$0	\$6,888,930	\$6,109,726	332.24%
28	AMERICAN NATIONAL LIFE INSURANCE COMPANY OI	0.04%	87	735	\$2,474,976	\$2,543,541	\$0	\$1,601,285	\$1,511,182	59.41%
29	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	227	2	\$7,169	\$7,221	\$0	\$0	\$0	0.00%
30	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	154	218	\$242,495	\$243,637	\$0	\$60,022	\$64,019	26.28%
31	AMERICAN REPUBLIC INSURANCE COMPANY	0.17%	40	3,835	\$9,665,793	\$9,911,990	\$0	\$7,204,654	\$6,864,882	69.26%
32	AMERICAN SECURITY INSURANCE COMPANY	0.00%	201	1,480	\$37,822	\$37,822	\$0	\$0	-\$48	-0.13%
33	AMERICAN SENTINEL INSURANCE COMPANY	0.02%	115	1,422	\$914,219	\$913,821	\$0	\$543,962	\$480,352	52.57%
34	AMERICAN UNDERWRITERS LIFE INSURANCE COMP	0.01%	129	96,915	\$630,401	\$632,102	\$0	\$163,993	\$168,571	26.67%
35	AMERICAN UNITED LIFE INSURANCE COMPANY	0.02%	104	13,488	\$1,286,751	\$1,289,818	\$0	\$1,167,609	\$1,221,843	94.73%
36	AMERITAS LIFE INSURANCE CORP	0.16%	42	23,489	\$9,373,265	\$9,661,264	\$0	\$6,978,493	\$6,968,420	72.13%
37	AMEX ASSURANCE COMPANY	0.01%	138	336,126	\$483,240	\$471,038	\$0	\$26,436	\$69,971	14.85%
38	ANTHEM INSURANCE COMPANIES INC	0.82%	15	5,809	\$47,331,285	\$47,575,949	\$0	\$41,662,508	\$38,978,247	81.93%
39	ANTHEM LIFE INSURANCE COMPANY	0.03%	100	73,702	\$1,576,094	\$1,575,046	\$0	\$736,895	\$732,717	46.52%
40	ARCH INSURANCE COMPANY	0.01%	145	3,631	\$421,126	\$341,497	\$0	\$87,756	\$138,961	40.69%
41	ASSURITY LIFE INSURANCE COMPANY	0.00%	216	152	\$14,093	\$16,722	\$0	\$1,000	\$2,451	14.66%
42	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.01%	135	2,973	\$530,187	\$501,627	\$0	\$546,421	\$570,692	113.77%
43	ATLANTIC SPECIALTY INSURANCE COMPANY	0.02%	118	2,473	\$864,363	\$956,350	\$0	\$100,744	\$301,516	31.53%
44	AURIGEN REINSURANCE COMPANY OF AMERICA	0.00%	207	0	\$29,812	\$14,556	\$0	\$19,716	\$3,431	23.57%
45	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	187	629	\$47,466	\$47,837	\$0	\$25,000	\$24,688	51.61%
46	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	245	0	\$0	\$0	\$0	\$36,161	\$36,161	N/A
47	AXIS INSURANCE COMPANY	0.01%	144	201,665	\$421,645	\$315,363	\$0	\$159,754	\$224,266	71.11%
48	BALBOA LIFE INSURANCE COMPANY	0.00%	166	7,517	\$149,785	\$143,908	\$0	\$16,701	\$12,724	8.84%
49	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	236	8	\$2,360	\$2,360	\$0	\$19,200	\$19,200	813.56%
50	BANKERS LIFE AND CASUALTY COMPANY	0.07%	73	1,578	\$3,736,278	\$3,674,097	\$0	\$2,981,942	\$2,870,451	78.13%
51	BCS INSURANCE COMPANY	0.06%	77	10,798	\$3,453,032	\$3,434,543	\$0	\$2,183,463	\$2,257,456	65.73%
52	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.12%	52	59,454	\$7,148,239	\$7,649,392	\$0	\$2,778,511	\$2,961,563	38.72%
53	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	185	45	\$48,710	\$49,155	\$0	\$23,198	\$20,208	41.11%
54	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	11.50%	3	288,654	\$659,513,098	\$659,513,098	\$0	\$595,947,101	\$589,689,445	89.41%
55	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.01%	134	2,574	\$547,890	\$548,046	\$0	\$220,434	\$209,804	38.28%
56	CAPITOL INDEMNITY CORPORATION	0.00%	230	491	\$4,079	\$3,857	\$0	\$0	-\$3	-0.08%
57	CATERPILLAR INSURANCE COMPANY	0.00%	245	3,158	\$0	\$0	\$0	\$7,992,320	\$1,015,848	N/A
58	CATLIN INSURANCE COMPANY INC	0.01%	131	409	\$588,107	\$610,304	\$0	\$94,000	\$264,419	43.33%
59	CELTIC INSURANCE COMPANY	0.00%	183	5	\$52,409	\$52,827	\$0	\$27,243	\$25,058	47.43%
60	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.05%	83	10,442	\$2,769,120	\$2,372,689	\$0	\$553,639	\$555,802	23.42%
61	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.01%	142	11,261	\$456,866	\$456,871	\$0	\$79,552	\$47,076	10.30%
62	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	190	46	\$45,136	\$45,785	\$0	\$42,434	\$33,193	72.50%
63	CENTURY LIFE INSURANCE COMPANY	0.00%	188	339	\$45,450	\$45,450	\$0	\$8,575	\$11,375	25.03%
64	CENTURY LIFE ASSURANCE COMPANY	0.00%	245	1	-\$144	\$231	\$0	\$3,045	-\$101	-43.72%
65	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	176	41	\$76,238	\$76,486	\$0	\$55,069	\$23,142	30.26%
66	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.00%	224	2	\$8,121	\$8,115	\$0	\$13,399	\$17,182	211.73%
67	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.90%	12	134,988	\$51,723,701	\$52,712,204	\$0	\$35,754,313	\$39,758,764	75.43%
68	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	186	786	\$47,634	\$47,634	\$0	\$1,366,085	\$1,616,312	3393.19%
69	CITIZENS SECURITY LIFE INS CO	0.02%	112	1,410	\$976,534	\$975,327	\$0	\$348,130	\$350,764	35.96%
70	CMFG LIFE INSURANCE COMPANY	0.07%	72	140,591	\$3,812,750	\$4,138,434	\$0	\$1,873,705	\$1,790,064	43.25%
71	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.01%	133	1,592	\$577,750	\$600,538	\$0	\$374,999	\$222,669	37.08%
72	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	233	12	\$3,246	\$3,249	\$0	\$0	\$375	11.54%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	COLUMBIAN LIFE INSURANCE COMPANY	0.00%	173	75	\$96,072	\$280,093	\$0	\$25,968	-\$92,608	-33.06%
74	COMBINED INSURANCE CO OF AMERICA	0.17%	41	1,175,779	\$9,478,894	\$9,562,511	\$0	\$8,389,994	\$8,769,373	91.71%
75	COMMERCIAL TRAVELERS MUTUAL INSURANCE COI	0.00%	171	1,559	\$106,849	\$103,917	\$0	\$24,323	\$24,323	23.41%
76	COMPANION LIFE INSURANCE COMPANY	0.42%	23	22,090	\$24,015,983	\$24,120,029	\$0	\$15,576,127	\$15,949,644	66.13%
77	COMPBENEFITS INSURANCE COMPANY	0.02%	103	16,218	\$1,301,205	\$1,301,205	\$0	\$760,655	\$768,574	59.07%
78	CONNECTICUT GENERAL LIFE INS CO	1.01%	10	53,570	\$57,946,764	\$56,092,357	\$0	\$46,587,704	\$40,328,606	71.90%
79	CONSECO LIFE INSURANCE CO	0.00%	245	0	\$0	\$0	\$0	\$0	-\$1,391	N/A
80	CONTINENTAL AMERICAN INSURANCE COMPANY	0.15%	48	46,592	\$8,329,664	\$8,985,421	\$0	\$3,112,275	\$3,189,196	35.49%
81	CONTINENTAL ASSURANCE COMPANY	0.00%	245	0	\$0	\$0	\$0	\$17,941	-\$55,751	N/A
82	CONTINENTAL CASUALTY COMPANY	0.04%	91	3,448	\$2,207,332	-\$187,430	\$0	\$1,749,431	\$1,057,732	-564.33%
83	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	203	84	\$35,575	\$35,701	\$0	\$27,335	\$27,572	77.23%
84	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.02%	107	376	\$1,174,059	\$1,191,102	\$0	\$908,712	\$863,716	72.51%
85	COUNTRY LIFE INSURANCE COMPANY	0.00%	191	156	\$44,180	\$42,849	\$0	\$36,650	\$126,207	294.54%
86	COVENTRY HEALTH AND LIFE INSURANCE COMPAN	9.43%	4	136,957	\$540,886,797	\$540,886,797	\$0	\$436,009,199	\$442,135,701	81.74%
87	COX HEALTH SYSTEMS INSURANCE COMPANY	1.65%	7	24,475	\$94,934,662	\$94,934,662	\$0	\$82,992,853	\$83,760,440	88.23%
88	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.06%	78	18,916	\$3,437,873	\$3,437,873	\$0	\$2,779,069	\$2,779,069	80.84%
89	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	245	0	\$0	\$0	\$0	\$15,600	\$8,928	N/A
90	EPIC LIFE INSURANCE COMPANY THE	0.00%	162	573	\$164,740	\$164,682	\$0	\$137,974	\$138,103	83.86%
91	EXPRESS SCRIPTS INSURANCE COMPANY	0.07%	67	5,970	\$4,224,130	\$4,224,130	\$0	\$3,423,169	\$3,425,734	81.10%
92	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AI	0.00%	196	143	\$41,631	\$40,914	\$0	\$705	\$1,053	2.57%
93	FARM BUREAU LIFE INSURANCE COMPANY OF MISSI	0.00%	153	117,714	\$260,111	\$260,111	\$0	\$205,529	\$154,866	59.54%
94	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	245	4	\$0	\$0	\$0	\$0	\$0	N/A
95	FEDERAL INSURANCE COMPANY	0.07%	70	203,797	\$4,048,332	\$4,660,742	\$0	\$3,396,762	\$3,811,794	81.79%
96	FEDERATED MUTUAL INSURANCE COMPANY	0.50%	18	9,619	\$28,678,950	\$28,678,950	\$0	\$20,077,293	\$21,323,874	74.35%
97	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.00%	223	380	\$8,990	\$9,140	\$0	\$0	\$98	1.07%
98	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.25%	31	213,228	\$14,527,084	\$14,419,436	\$0	\$9,512,542	\$9,356,504	64.89%
99	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	0.00%	167	1,049	\$136,347	\$264,098	\$0	\$51,174	\$12,801	4.85%
100	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMI	0.00%	245	0	\$0	\$0	\$0	\$80,416	\$79,043	N/A
101	FIRST CONTINENTAL LIFE & ACCIDENT INSURANCE (	0.02%	111	3,775	\$1,015,929	\$1,015,929	\$0	\$739,944	\$755,191	74.34%
102	FIRST HEALTH LIFE & HEALTH INSURANCE COMPAN	0.01%	143	1,042	\$449,798	\$449,737	\$0	\$280,576	\$281,211	62.53%
103	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.04%	90	2,986	\$2,255,196	\$2,270,395	\$0	\$1,444,948	\$1,499,779	66.06%
104	GENWORTH LIFE AND ANNUITY INSURANCE COMPAN	0.00%	234	6	\$2,957	\$2,908	\$0	\$0	\$0	0.00%
105	GENWORTH LIFE INSURANCE COMPANY	0.06%	79	2,440	\$3,394,377	\$3,392,840	\$0	\$858,795	\$1,294,257	38.15%
106	GERBER LIFE INSURANCE COMPANY	0.10%	58	25,397	\$5,851,298	\$5,894,721	\$0	\$2,182,171	\$2,360,688	40.05%
107	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	198	18	\$40,592	\$40,729	\$0	\$27,278	\$28,592	70.20%
108	GOLDEN RULE INSURANCE COMPANY	1.83%	6	62,673	\$104,777,705	\$106,424,345	\$0	\$82,523,179	\$83,348,262	78.32%
109	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	242	1	\$122	\$124	\$0	\$0	-\$6	-4.84%
110	GREAT AMERICAN INSURANCE COMPANY	0.16%	44	7,548	\$8,995,615	\$9,418,892	\$0	\$4,769,340	\$4,977,010	52.84%
111	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	238	1	\$1,320	\$1,320	\$0	\$0	\$119	9.02%
112	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	219	15	\$11,644	\$11,633	\$0	\$0	\$0	0.00%
113	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	164	22	\$156,879	\$156,879	\$0	\$0	\$0	0.00%
114	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN'	0.02%	116	529	\$910,245	\$730,655	\$0	\$770,935	\$747,009	102.24%
115	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.01%	122	3,148	\$775,719	\$1,079,338	\$0	\$423,359	\$318,392	29.50%
116	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	1.01%	11	382,203	\$57,681,571	\$57,700,606	\$0	\$38,176,093	\$42,661,046	73.94%
117	HARTFORD LIFE AND ACCIDENT INSURANCE COMPAN	0.80%	16	382,768	\$46,049,737	\$45,332,339	\$0	\$33,946,253	\$30,746,334	67.82%
118	HARTFORD LIFE INSURANCE COMPANY	0.04%	93	27,960	\$2,085,050	\$1,988,156	\$0	\$1,600,110	\$1,562,139	78.57%
119	HCC LIFE INSURANCE COMPANY	0.37%	25	111,214	\$21,474,365	\$21,482,687	\$0	\$12,190,837	\$11,570,205	53.86%
120	HEALTHMARKETS INSURANCE COMPANY	0.00%	205	39	\$33,158	\$56,346	\$0	\$59,695	\$57,854	102.68%
121	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	27.21%	1	530,560	\$1,561,046,402	\$1,567,223,532	\$0	\$1,276,739,830	\$1,278,629,697	81.59%
122	HM LIFE INSURANCE COMPANY	0.11%	56	16,972	\$6,269,215	\$6,265,105	\$0	\$6,693,719	\$6,857,097	109.45%
123	HORACE MANN LIFE INSURANCE COMPANY	0.00%	215	103	\$14,346	\$14,316	\$0	\$0	-\$17	-0.12%
124	HUMANA INSURANCE COMPANY	1.45%	8	21,911	\$83,333,821	\$83,592,209	\$0	\$64,027,027	\$64,572,968	77.25%
125	HUMANADENTAL INSURANCE COMPANY	0.26%	30	64,161	\$14,736,489	\$14,736,489	\$0	\$10,208,619	\$10,341,778	70.18%
126	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	245	9	\$0	\$0	\$0	\$0	\$0	N/A
127	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.00%	194	79	\$43,059	\$42,999	\$0	\$23,685	-\$15,119	-35.16%
128	IMPERIUM INSURANCE COMPANY	0.01%	128	918	\$633,962	\$633,962	\$0	\$1,200,500	\$765,866	120.81%
129	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.00%	181	18	\$59,611	\$59,611	\$0	\$23,923	\$13,464	22.59%
130	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & /	0.01%	119	5,316	\$829,327	\$878,763	\$0	\$300,403	\$206,008	23.44%
131	INSURANCE COMPANY OF NORTH AMERICA	0.00%	245	0	\$0	\$0	\$0	\$20,624	\$11,173	N/A
132	INSURANCE COMPANY OF THE STATE OF PENNSYLV	0.00%	180	0	\$60,669	\$60,669	\$0	\$927	-\$37,971	-62.59%
133	J M I C LIFE INSURANCE COMPANY	0.00%	245	0	\$0	\$121	\$0	\$0	\$6	4.96%
134	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	210	2	\$21,763	\$21,730	\$0	\$0	\$0	0.00%
135	JEFFERSON INSURANCE COMPANY	0.00%	151	7,093	\$283,729	\$237,951	\$0	\$107,159	\$105,169	44.20%
136	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	245	0	\$0	\$0	\$0	\$5,384	\$5,384	N/A
137	JOHN ALDEN LIFE INSURANCE COMPANY	0.19%	39	3,187	\$10,718,539	\$10,354,014	\$0	\$7,406,018	\$6,309,690	60.94%
138	JOHN HANCOCK LIFE & HEALTH INSURANCE COMPAN	0.00%	209	17	\$23,356	\$23,380	\$0	\$0	\$0	0.00%
139	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.13%	51	9,644	\$7,177,989	\$7,178,912	\$0	\$3,879,682	-\$1,236,166	-17.22%
140	KANAWHA INSURANCE COMPANY	0.03%	98	60,623	\$1,651,444	\$1,651,444	\$0	\$1,044,931	\$718,645	43.52%
141	KANSAS CITY LIFE INSURANCE COMPANY	0.06%	75	17,312	\$3,700,622	\$3,698,227	\$0	\$3,407,174	\$3,272,411	88.49%
142	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	245	0	\$0	\$0	\$0	\$185,105	\$182,343	N/A
143	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.16%	43	54,207	\$9,268,789	\$8,989,197	\$0	\$4,491,314	\$5,504,055	61.23%
144	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.00%	243	1	\$54	\$54	\$0	\$0	\$0	0.00%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
145	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.46%	21	235,650	\$26,448,490	\$26,448,492	\$0	\$17,385,398	\$21,577,157	81.58%
146	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	231	147	\$3,984	\$10,950	\$0	\$3,458	-\$2,528	-23.09%
147	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	165	1,081	\$151,496	\$160,033	\$0	\$47,823	\$64,843	40.52%
148	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.43%	22	180,048	\$24,932,353	\$25,184,316	\$0	\$16,834,483	\$19,020,657	75.53%
149	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	218	41	\$13,378	\$13,958	\$0	\$3,040	\$3,313	23.74%
150	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.04%	94	1,209	\$2,066,262	\$2,103,189	\$0	\$1,981,032	\$2,050,982	97.52%
151	MARKEL INSURANCE COMPANY	0.00%	211	1,120	\$21,736	\$21,729	\$0	\$0	-\$56,001	-257.72%
152	MEDAMERICA INSURANCE COMPANY	0.00%	202	39	\$35,605	\$41,224	\$0	\$17,562	\$18,358	44.53%
153	MEDCO CONTAINMENT LIFE INSURANCE COMPANY	0.07%	69	3,140	\$4,127,404	\$4,127,404	\$0	\$3,429,351	\$3,453,412	83.67%
154	MEDICO INSURANCE COMPANY	0.11%	54	1,672	\$6,345,841	\$6,387,423	\$0	\$5,047,112	\$4,833,855	75.68%
155	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.04%	89	2,169	\$2,371,381	\$2,443,308	\$0	\$1,876,961	\$1,346,089	55.09%
156	MERIT LIFE INSURANCE CO	0.02%	105	6,004	\$1,218,166	\$837,609	\$0	\$252,065	\$301,567	36.00%
157	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.00%	221	18	\$9,466	\$9,358	\$0	\$32,342	\$32,342	345.64%
158	METROPOLITAN LIFE INSURANCE COMPANY	1.17%	9	382,837	\$67,284,624	\$64,588,390	\$0	\$63,983,648	\$66,846,700	103.50%
159	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	237	2	\$1,389	\$1,391	\$0	\$1,239	\$1,262	90.73%
160	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.02%	113	598	\$951,243	\$961,751	\$0	\$557,398	\$85,849	8.93%
161	MINNESOTA LIFE INSURANCE COMPANY	0.08%	63	39,254	\$4,749,411	\$4,715,891	\$0	\$1,585,131	\$1,766,056	37.45%
162	MONUMENTAL LIFE INSURANCE COMPANY	0.15%	46	31,081	\$8,682,819	\$8,585,016	\$0	\$3,808,074	\$3,500,595	40.78%
163	MONY LIFE INSURANCE COMPANY	0.00%	228	10	\$5,655	\$5,733	\$0	\$37,126	\$25,975	453.08%
164	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	192	282	\$44,105	\$41,858	\$0	\$16,085	\$16,261	38.85%
165	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.00%	175	519	\$88,437	\$88,437	\$0	\$213,208	\$213,208	241.08%
166	MUTUAL OF OMAHA INSURANCE COMPANY	0.26%	29	325,161	\$15,201,551	\$15,195,632	\$0	\$8,645,343	\$9,842,109	64.77%
167	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	212	125	\$20,884	\$21,993	\$0	\$3,670	\$3,546	16.12%
168	NATIONAL CASUALTY COMPANY	0.00%	217	51	\$13,883	\$16,439	\$0	\$4,205	\$3,605	21.93%
169	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	206	14	\$31,841	\$27,462	\$0	\$57,776	\$54,590	198.78%
170	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.05%	82	57,004	\$2,790,140	\$2,799,650	\$0	\$1,760,844	\$1,760,844	62.90%
171	NATIONAL HEALTH INSURANCE COMPANY	0.00%	229	5	\$4,437	\$5,218	\$0	\$0	\$2,184	41.86%
172	NATIONAL UNION FIRE INSURANCE COMPANY OF PI	0.25%	32	1,059,361	\$14,155,204	\$14,065,655	\$0	\$6,812,760	\$6,321,823	44.95%
173	NATIONWIDE LIFE INSURANCE COMPANY	0.09%	61	6,394	\$5,185,376	\$4,795,891	\$0	\$2,164,271	\$3,008,270	62.73%
174	NATIONWIDE MUTUAL INSURANCE COMPANY	0.05%	84	3,625	\$2,758,296	\$2,758,296	\$0	\$43,531	\$43,531	1.58%
175	NEW YORK LIFE INSURANCE COMPANY	0.07%	68	10,729	\$4,148,219	\$4,771,980	\$227,693	\$4,776,259	\$5,098,868	106.85%
176	NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.00%	245	0	\$0	\$0	\$0	\$0	-\$8,478	N/A
177	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAN	0.04%	92	2,757	\$2,199,178	\$2,203,766	\$0	\$1,257,260	\$3,175,709	144.10%
178	OLD REPUBLIC LIFE INSURANCE COMPANY	0.01%	139	256	\$474,286	\$474,286	\$0	\$699,265	\$780,376	164.54%
179	OLD UNITED LIFE INSURANCE COMPANY	0.00%	184	234	\$49,367	\$64,050	\$0	\$21,053	\$21,181	33.07%
180	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	245	2,761	-\$28,038	-\$27,783	\$0	\$301,112	\$181,033	-651.60%
181	OXFORD LIFE INSURANCE COMPANY	0.00%	169	80	\$129,357	\$129,229	\$0	\$115,976	\$107,999	83.57%
182	PAN-AMERICAN LIFE INSURANCE COMPANY	0.08%	65	11,117	\$4,641,525	\$4,840,393	\$0	\$2,933,430	\$3,116,157	64.38%
183	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	155	1,992	\$236,827	\$244,384	\$0	\$195,653	\$96,006	39.28%
184	PAYONIA LIFE INSURANCE COMPANY OF MICHIGAN	0.01%	149	899	\$356,138	\$390,102	\$0	\$311,894	-\$83,687	-21.45%
185	PEKIN LIFE INSURANCE COMPANY	0.01%	150	836	\$301,639	\$225,424	\$0	\$111,136	\$98,431	43.66%
186	PERICO LIFE INSURANCE COMPANY	0.00%	235	20	\$2,465	\$2,552	\$0	\$0	\$38,911	1524.73%
187	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.00%	182	53	\$57,395	\$57,689	\$0	\$127,198	\$128,556	222.84%
188	PHOENIX LIFE INSURANCE COMPANY	0.00%	245	0	\$0	\$0	\$0	\$145,722	\$40,160	N/A
189	PHYSICIANS MUTUAL INSURANCE COMPANY	0.01%	124	2,359	\$741,705	\$720,052	\$0	\$321,937	\$339,382	47.13%
190	PLATEAU INSURANCE COMPANY	0.00%	174	173	\$92,434	\$31,044	\$0	\$917	\$5,796	18.67%
191	PRINCIPAL LIFE INSURANCE COMPANY	0.35%	26	79,546	\$20,299,310	\$20,136,922	\$0	\$13,630,563	\$13,647,144	67.77%
192	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	241	1	\$269	\$269	\$0	\$2,448	-\$165	-61.34%
193	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP	0.00%	172	317	\$104,068	\$99,484	\$0	\$573,306	\$204,349	205.41%
194	PROVIDENT LIFE AND CASUALTY INSURANCE COMP	0.00%	244	2	\$44	\$44	\$0	\$9,754	\$0	0.00%
195	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	0.29%	28	249,305	\$16,783,331	\$17,113,387	\$59,282	\$11,071,816	\$12,217,008	71.39%
196	QBE INSURANCE CORPORATION	0.10%	57	16,204	\$5,906,724	\$6,065,574	\$0	\$3,604,785	\$3,503,355	57.76%
197	RELIABLE LIFE INSURANCE COMPANY	0.00%	245	3	\$0	\$0	\$0	\$3,901	-\$540	N/A
198	RELiance STANDARD LIFE INSURANCE COMPANY	0.31%	27	115,571	\$17,595,292	\$17,611,320	\$0	\$11,056,863	\$12,574,404	71.40%
199	RELIASTAR LIFE INSURANCE COMPANY	0.13%	49	26,448	\$7,472,757	\$7,675,023	\$0	\$4,441,431	\$4,514,403	58.82%
200	RELIASTAR LIFE INSURANCE COMPANY OF NEW YO	0.01%	126	2,688	\$674,862	\$680,955	\$0	\$0	\$0	0.00%
201	RESERVE NATIONAL INSURANCE COMPANY	0.00%	177	32	\$74,696	\$80,395	\$0	\$50,793	\$53,531	66.58%
202	RESOURCE LIFE INSURANCE COMPANY	0.00%	245	9	-\$10	\$2,087	\$0	\$14,834	\$2,558	122.57%
203	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	214	11	\$16,620	\$16,794	\$0	\$0	\$0	0.00%
204	SAFEHEALTH LIFE INSURANCE COMPANY	0.00%	239	9	\$865	\$865	\$0	\$210	\$217	25.09%
205	SEARS LIFE INSURANCE COMPANY	0.01%	147	2,921	\$380,393	\$313,821	\$0	\$390,102	\$385,929	122.98%
206	SECURIAN LIFE INSURANCE COMPANY	0.00%	189	244	\$45,241	\$45,718	\$0	\$18,573	\$19,411	42.46%
207	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.01%	140	2,005	\$464,377	\$460,647	\$0	\$385,115	\$379,009	82.28%
208	SENIOR HEALTH INSURANCE COMPANY OF PENNSY	0.00%	193	60	\$43,289	\$56,189	\$0	\$218,580	\$420,116	747.68%
209	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	199	1,204	\$40,153	\$24,421	\$0	\$55,902	\$59,363	243.08%
210	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	178	352	\$69,723	\$73,056	\$0	\$109,005	\$102,980	140.96%
211	SHELTER LIFE INSURANCE COMPANY	0.03%	96	212	\$1,889,603	\$1,976,248	\$0	\$2,735,370	\$1,963,548	99.36%
212	SIERRA HEALTH AND LIFE INSURANCE COMPANY IN	0.00%	245	0	\$0	\$0	\$0	\$0	-\$1,771	N/A
213	SILVERSCRIPT INSURANCE COMPANY	0.20%	37	13,445	\$11,406,851	\$10,831,709	\$0	\$7,929,617	\$8,527,394	78.73%
214	SIRIUS AMERICA INSURANCE COMPANY	0.03%	95	2,669	\$1,920,364	\$1,920,364	\$0	\$46,775	\$46,775	2.44%
215	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	245	21	-\$905	\$3,197	\$0	\$1,916	\$1,642	51.36%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
216	STANDARD GUARANTY INSURANCE COMPANY	0.00%	179	2,638	\$67,438	\$67,438	\$0	\$3,644	\$16,204	24.03%
217	STANDARD INSURANCE COMPANY	0.46%	20	157,186	\$26,522,469	\$28,788,132	\$0	\$26,573,008	\$29,003,645	100.75%
218	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.01%	127	776	\$668,381	\$694,277	\$0	\$257,507	\$329,572	47.47%
219	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.08%	64	11,309	\$4,650,176	\$4,808,410	\$0	\$2,578,575	\$2,578,501	53.62%
220	STARMOUNT LIFE INSURANCE COMPANY	0.00%	159	1,480	\$199,451	\$203,147	\$0	\$137,360	\$136,494	67.19%
221	STARNET INSURANCE COMPANY	0.00%	225	1,582	\$7,661	\$11,197	\$0	\$3,570	-\$18,720	-167.19%
222	STARR INDEMNITY & LIABILITY COMPANY	0.02%	114	4,456	\$942,581	\$942,553	\$0	\$1,174,953	\$1,627,702	172.69%
223	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	0.15%	47	5,071	\$8,640,081	\$8,640,081	\$0	\$9,489,912	\$9,460,230	109.49%
224	STERLING LIFE INSURANCE COMPANY	0.00%	156	88	\$231,184	\$230,759	\$0	\$163,051	\$163,976	71.06%
225	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.00%	195	2,013	\$42,661	\$42,661	\$0	\$5,283	\$3,970	9.31%
226	STONEBRIDGE LIFE INSURANCE COMPANY	0.10%	59	47,945	\$5,667,924	\$5,728,719	\$0	\$3,072,666	\$3,191,362	55.71%
227	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.02%	108	3,460	\$1,102,736	\$1,079,500	\$0	\$815,896	\$786,082	72.82%
228	SUN LIFE ASSURANCE COMPANY OF CANADA	0.47%	19	120,838	\$27,085,818	\$27,490,885	\$0	\$20,210,258	\$20,521,126	74.65%
229	SURENCY LIFE & HEALTH INSURANCE COMPANY	0.01%	123	5,023	\$744,313	\$744,313	\$0	\$593,984	\$614,956	82.62%
230	SYMETRA LIFE INSURANCE COMPANY	0.07%	71	14,207	\$3,851,690	\$3,849,356	\$0	\$2,826,269	\$2,901,836	75.38%
231	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	0.00%	170	95	\$112,849	\$113,964	\$0	\$1,334,933	\$334,925	293.89%
232	TIME INSURANCE COMPANY	0.80%	17	14,078	\$45,620,997	\$43,974,931	\$0	\$31,011,950	\$31,045,244	70.60%
233	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP	0.00%	168	1,589	\$131,128	\$130,677	\$0	\$8,965	\$9,359	7.16%
234	TRANSAMERICA LIFE INSURANCE COMPANY	0.24%	33	20,969	\$13,709,769	\$14,006,334	\$0	\$12,097,994	\$11,970,302	85.46%
235	TRAVELERS INDEMNITY COMPANY OF CONNECTICU	0.00%	245	0	\$0	\$0	\$0	\$0	-\$48,114	N/A
236	TRUSTMARK INSURANCE COMPANY	0.01%	137	3,122	\$487,925	\$487,016	\$0	\$335,475	\$220,125	45.20%
237	TRUSTMARK LIFE INSURANCE COMPANY	0.15%	45	3,434	\$8,706,440	\$8,819,189	\$0	\$6,892,145	\$7,005,314	79.43%
238	U S SPECIALTY INSURANCE COMPANY	0.00%	161	59	\$171,471	\$185,257	\$0	\$39,703	\$97,234	52.49%
239	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.01%	141	369	\$463,261	\$510,026	\$0	\$389,856	\$388,878	76.25%
240	UNIFIED LIFE INSURANCE COMPANY	0.00%	158	178	\$212,073	\$212,205	\$0	\$81,300	\$101,995	48.06%
241	UNIMERICA INSURANCE COMPANY	0.19%	38	25,521	\$10,719,319	\$10,589,784	\$0	\$10,205,094	\$10,209,978	96.41%
242	UNION CENTRAL LIFE INSURANCE COMPANY	0.00%	245	0	\$0	\$0	\$0	\$0	\$3,703	N/A
243	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	132	7,736	\$581,592	\$579,542	\$0	\$237,700	\$217,000	37.44%
244	UNION LABOR LIFE INSURANCE COMPANY	0.02%	106	13,025	\$1,204,230	\$1,191,672	\$0	\$1,264,809	\$1,428,988	119.91%
245	UNION SECURITY INSURANCE COMPANY	0.41%	24	111,107	\$23,797,909	\$23,913,419	\$0	\$15,909,315	\$15,292,194	63.95%
246	UNITED AMERICAN INSURANCE COMPANY	0.11%	55	2,809	\$6,271,411	\$6,243,059	\$0	\$5,127,215	\$5,200,846	83.31%
247	UNITED CONCORDIA LIFE AND HEALTH INSURANCE	0.05%	81	10,094	\$2,847,498	\$2,847,498	\$0	\$2,099,109	\$2,096,908	73.64%
248	UNITED HEALTHCARE INSURANCE COMPANY	23.13%	2	599,732	\$1,326,898,168	\$1,342,130,783	\$0	\$1,034,316,859	\$1,042,875,672	77.70%
249	UNITED INSURANCE COMPANY OF AMERICA	0.00%	245	0	\$0	\$0	\$0	\$0	-\$3,226	N/A
250	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.00%	197	26	\$41,014	\$41,658	\$0	\$12,225	\$11,995	28.79%
251	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.13%	50	90,049	\$7,357,123	\$7,557,969	\$0	\$4,153,436	\$6,570,350	86.93%
252	UNITED SECURITY LIFE AND HEALTH INSURANCE CC	0.06%	80	1,123	\$3,201,301	\$3,295,268	\$0	\$3,383,118	\$3,749,479	113.78%
253	UNITED STATES FIRE INSURANCE COMPANY	0.10%	60	283,736	\$5,576,023	\$5,576,023	\$0	\$2,680,986	\$3,610,086	64.74%
254	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.06%	76	13,577	\$3,559,658	\$2,811,550	\$0	\$3,281,243	\$5,603,039	199.29%
255	UNITED TEACHER ASSOCIATES INSURANCE COMPAI	0.00%	204	26	\$33,305	\$35,911	\$0	\$65,054	\$84,427	235.10%
256	UNITED WISCONSIN INSURANCE COMPANY	0.00%	245	168	\$0	\$0	\$0	\$0	-\$174,415	N/A
257	UNITEDHEALTHCARE LIFE INSURANCE COMPANY	0.06%	74	1,149	\$3,703,412	\$3,417,219	\$0	\$2,458,425	\$2,290,649	67.03%
258	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.89%	13	285,583	\$51,006,732	\$51,292,250	\$0	\$35,928,671	\$33,761,024	65.82%
259	USAA LIFE INSURANCE COMPANY	0.00%	222	67	\$9,464	\$9,494	\$0	\$0	\$0	0.00%
260	USABLE LIFE	0.09%	62	15,034	\$4,938,639	\$4,908,793	\$0	\$3,976,710	\$3,976,710	81.01%
261	VISION BENEFITS OF AMERICA	0.05%	85	65,759	\$2,640,588	\$2,640,588	\$0	\$2,100,154	\$2,100,154	79.53%
262	VISION SERVICE PLAN INSURANCE COMPANY	0.83%	14	326,702	\$47,868,449	\$47,868,449	\$0	\$38,365,062	\$38,356,136	80.13%
263	WASHINGTON NATIONAL INSURANCE COMPANY	0.01%	121	5,683	\$787,261	\$831,494	\$0	\$700,356	\$659,516	79.32%
264	WESCO INSURANCE COMPANY	0.00%	163	228	\$157,470	\$157,470	\$0	\$285,407	\$362,709	230.34%
265	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.01%	148	662	\$363,654	\$363,654	\$0	\$165,732	\$166,301	45.73%
266	WESTPORT INSURANCE CORPORATION	0.08%	66	8,194	\$4,319,004	\$4,530,477	\$0	\$2,749,093	\$2,904,735	64.12%
267	WILTON REASSURANCE LIFE COMPANY OF NEW YOI	0.00%	240	3	\$355	\$355	\$0	\$0	\$0	0.00%
268	ZALE LIFE INSURANCE COMPANY	0.00%	213	905	\$18,300	\$18,300	\$0	\$108	-\$78	-0.43%
269	ZURICH AMERICAN INSURANCE COMPANY	0.22%	34	100,282	\$12,522,157	\$12,187,700	\$0	\$6,895,479	\$3,505,297	28.76%
TOTAL		100.00%		11,295,981	\$5,737,242,523	\$5,759,078,447	\$286,975	\$4,604,582,603	\$4,618,801,379	80.20%

**TOTAL
ACCIDENT & HEALTH
INSURANCE
BY COMPANY**

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	322	15	\$10,835	\$11,738	\$0	\$7,479	\$5,745	48.94%
2	4 EVER LIFE INSURANCE COMPANY	0.01%	224	459	\$406,945	\$398,021	\$0	\$154,401	\$165,467	41.57%
3	AAA LIFE INSURANCE COMPANY	0.02%	165	6,306	\$1,269,361	\$1,287,025	\$0	\$163,401	\$171,252	13.31%
4	ABILITY INSURANCE COMPANY	0.03%	128	1,570	\$2,818,518	\$2,882,944	\$0	\$4,141,853	\$4,056,928	140.72%
5	ACACIA LIFE INSURANCE CO	0.00%	378	0	\$79	\$79	\$7	\$0	\$0	0.00%
6	ACCENDO INSURANCE COMPANY	0.00%	345	0	\$2,833	\$4,236	\$0	-\$3,080	-\$14,031	-331.23%
7	ACE AMERICAN INSURANCE COMPANY	0.15%	55	180,394	\$12,498,131	\$11,680,175	\$0	\$14,477,330	\$14,376,307	123.08%
8	ACE PROPERTY AND CASUALTY INSURANCE COMP	0.02%	153	0	\$1,612,422	\$1,886,319	\$0	\$891,508	\$1,367,581	72.50%
9	ADVANTICA INSURANCE COMPANY	0.01%	186	15,556	\$887,465	\$887,465	\$0	\$471,767	\$488,767	55.07%
10	AEGIS SECURITY INSURANCE COMPANY	0.00%	243	197	\$225,170	\$225,170	\$0	\$187,519	\$129,919	57.70%
11	AETNA HEALTH INSURANCE COMPANY	0.00%	301	387	\$38,321	\$38,321	\$0	\$116,039	\$141,853	370.17%
12	AETNA LIFE INSURANCE COMPANY	2.47%	7	182,717	\$201,226,849	\$203,885,834	\$0	\$187,762,827	\$190,478,888	93.42%
13	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	337	2	\$5,353	\$5,353	\$0	\$0	\$0	0.00%
14	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.06%	97	3,587	\$4,807,215	\$4,769,082	\$0	\$2,035,700	\$2,094,162	43.91%
15	ALLSTATE LIFE INSURANCE COMPANY	0.01%	205	4,484	\$597,044	\$603,266	\$0	\$825,606	\$896,997	148.69%
16	ALLSTATE LIFE INSURANCE COMPANY OF NEW YOR	0.00%	357	5	\$924	\$935	\$0	\$100	\$100	10.70%
17	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	247	1	\$188,449	\$188,449	\$0	\$18,633	\$125,000	66.33%
18	AMERICAN ALTERNATIVE INSURANCE CORPORATIO	0.03%	141	6,963	\$2,247,834	\$2,247,834	\$0	\$1,327,138	\$800,925	35.63%
19	AMERICAN BANKERS INSURANCE COMPANY OF FLO	0.00%	332	40	\$7,216	\$7,229	\$0	\$0	-\$850	-11.76%
20	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.01%	175	33,050	\$1,053,232	\$1,211,908	\$0	\$339,422	\$269,307	22.22%
21	AMERICAN CONTINENTAL INSURANCE COMPANY	0.10%	79	2,596	\$7,937,987	\$7,836,315	\$0	\$5,433,904	\$5,721,955	73.02%
22	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF (	1.19%	12	432,102	\$96,410,364	\$96,933,182	\$0	\$46,008,275	\$49,001,742	50.55%
23	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.20%	47	3,830	\$15,877,850	\$15,311,635	\$0	\$11,073,359	\$10,342,352	67.55%
24	AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.01%	192	9,170	\$789,822	\$720,136	\$0	\$162,852	\$151,445	21.03%
25	AMERICAN FIDELITY ASSURANCE COMPANY	0.15%	57	30,104	\$12,260,199	\$12,086,198	\$0	\$5,318,139	\$5,198,557	43.01%
26	AMERICAN FINANCIAL SECURITY LIFE INSURANCE C	0.01%	211	482	\$490,936	\$487,142	\$0	\$191,761	\$230,674	47.35%
27	AMERICAN GENERAL LIFE INSURANCE CO	0.06%	96	22,130	\$5,119,246	\$5,229,217	\$0	\$2,375,533	\$2,708,788	51.80%
28	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.02%	156	5,475	\$1,525,269	\$1,608,659	\$0	\$597,115	\$524,253	32.59%
29	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.20%	46	119,415	\$15,992,084	\$15,993,180	\$0	\$8,627,733	\$8,562,441	53.54%
30	AMERICAN HOME ASSURANCE COMPANY	0.00%	320	18	\$12,177	\$10,103	\$0	-\$110	-\$249	-2.46%
31	AMERICAN HOME LIFE INSURANCE COMPANY	0.00%	362	15	\$673	\$520	\$0	\$0	\$0	0.00%
32	AMERICAN INCOME LIFE INSURANCE CO	0.02%	161	204,574	\$1,365,594	\$1,370,520	\$0	\$478,078	\$496,943	36.26%
33	AMERICAN MEDICAL AND LIFE INSURANCE COMPAN	0.01%	198	389	\$686,596	\$677,022	\$0	\$390,042	\$318,196	47.00%
34	AMERICAN MODERN LIFE INSURANCE COMPANY	0.01%	173	4,878	\$1,097,553	\$971,026	\$0	\$284,832	\$260,795	26.86%
35	AMERICAN NATIONAL INSURANCE COMPANY	0.04%	126	5,122	\$2,929,948	\$2,376,771	\$0	\$7,306,491	\$6,432,573	270.64%
36	AMERICAN NATIONAL LIFE INSURANCE COMPANY OI	0.03%	135	735	\$2,486,721	\$2,555,846	\$0	\$1,608,335	\$1,513,196	59.21%
37	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.01%	169	361	\$1,151,234	\$1,166,714	\$0	\$984,871	\$992,198	85.04%
38	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURA	0.00%	327	7	\$8,616	\$8,701	\$0	\$3,330	\$3,371	38.74%
39	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	226	537	\$387,185	\$388,620	\$0	\$144,970	\$155,023	39.89%
40	AMERICAN REPUBLIC CORP INSURANCE COMPANY	0.09%	81	27	\$7,529,749	\$7,536,250	\$0	\$5,059,927	\$5,028,915	66.73%
41	AMERICAN REPUBLIC INSURANCE COMPANY	0.19%	48	6,506	\$15,121,525	\$15,433,895	\$0	\$10,894,354	\$10,856,976	70.35%
42	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.00%	275	114	\$74,646	\$66,988	\$0	\$13,300	\$30,496	45.52%
43	AMERICAN SECURITY INSURANCE COMPANY	0.00%	302	1,480	\$37,822	\$37,822	\$0	\$0	-\$48	-0.13%
44	AMERICAN SENTINEL INSURANCE COMPANY	0.01%	182	1,422	\$914,219	\$913,821	\$0	\$543,962	\$480,352	52.57%
45	AMERICAN STATES INSURANCE COMPANY	0.00%	291	28	\$49,376	\$65,844	\$0	\$40,087	-\$107,808	-163.73%
46	AMERICAN UNDERWRITERS LIFE INSURANCE COMP	0.01%	202	96,916	\$630,401	\$632,824	\$0	\$163,993	\$168,571	26.64%
47	AMERICAN UNITED LIFE INSURANCE COMPANY	0.02%	164	13,501	\$1,301,211	\$1,305,392	\$0	\$1,182,787	\$1,226,871	93.98%
48	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.00%	351	17	\$1,784	\$1,784	\$0	\$0	\$0	0.00%
49	AMERITAS LIFE INSURANCE CORP	0.12%	68	23,892	\$9,655,933	\$9,915,780	\$0	\$7,048,421	\$7,066,972	71.27%
50	AMEX ASSURANCE COMPANY	0.01%	212	336,126	\$483,240	\$471,038	\$0	\$26,436	\$69,971	14.85%
51	ANTHEM INSURANCE COMPANIES INC	0.96%	14	25,531	\$78,429,782	\$77,809,545	\$0	\$66,947,603	\$64,225,521	82.54%
52	ANTHEM LIFE INSURANCE COMPANY	0.02%	154	73,702	\$1,576,094	\$1,575,046	\$0	\$736,895	\$732,717	46.52%
53	ARCH INSURANCE COMPANY	0.01%	221	3,631	\$421,126	\$341,497	\$0	\$87,756	\$138,961	40.69%
54	ASSURANCEAMERICA INSURANCE COMPANY	0.00%	295	1,096	\$46,748	\$40,645	\$0	\$2,400	\$2,400	5.90%
55	ASSURED LIFE ASSOCIATION	0.00%	287	33	\$55,738	\$56,373	\$0	\$33,919	\$33,391	59.23%
56	ASSURITY LIFE INSURANCE COMPANY	0.02%	157	2,619	\$1,460,404	\$1,446,235	\$0	\$508,425	\$469,466	32.46%
57	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.01%	206	3,128	\$594,726	\$566,209	\$0	\$627,734	\$643,246	113.61%
58	ATHENE ANNUITY AND LIFE COMPANY	0.00%	311	46	\$26,410	\$31,195	\$0	\$208,718	\$175,710	563.26%
59	ATLANTA LIFE INSURANCE COMPANY	0.00%	354	62	\$1,336	\$1,539	\$0	\$0	\$0	0.00%
60	ATLANTIC SPECIALTY INSURANCE COMPANY	0.01%	187	2,473	\$864,363	\$956,350	\$0	\$100,744	\$301,516	31.53%
61	AURIGEN REINSURANCE COMPANY OF AMERICA	0.00%	305	0	\$34,216	\$19,110	\$0	\$22,169	\$4,849	25.37%
62	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	288	768	\$55,099	\$55,833	\$0	\$25,000	\$24,629	44.11%
63	AUTO OWNERS LIFE INSURANCE COMPANY	0.00%	237	234	\$299,588	\$295,435	\$0	\$35,074	\$51,680	17.49%
64	AXA EQUITABLE LIFE INSURANCE COMPANY	0.01%	210	566	\$493,471	\$512,449	\$0	\$1,944,943	\$1,953,979	381.30%
65	AXIS INSURANCE COMPANY	0.01%	220	201,665	\$421,645	\$315,363	\$0	\$159,754	\$224,266	71.11%
66	BALBOA LIFE INSURANCE COMPANY	0.00%	257	7,517	\$149,785	\$143,908	\$0	\$16,701	\$12,724	8.84%
67	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	348	13	\$2,375	\$2,375	\$0	\$19,200	\$19,200	808.42%
68	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.13%	64	4,500	\$10,172,352	\$10,568,130	\$0	\$7,994,244	\$8,127,214	76.90%
69	BANKERS LIFE AND CASUALTY COMPANY	0.40%	25	19,283	\$32,193,762	\$33,602,312	\$561	\$25,240,867	\$27,997,344	83.32%
70	BCS INSURANCE COMPANY	0.04%	116	10,798	\$3,453,032	\$3,434,543	\$0	\$2,183,463	\$2,257,456	65.73%
71	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.09%	83	59,454	\$7,148,239	\$7,649,392	\$0	\$2,778,511	\$2,961,563	38.72%
72	BERKSHIRE LIFE INSURANCE COMPANY OF AMERIC	0.06%	100	2,102	\$4,707,394	\$4,683,399	\$0	\$585,529	\$2,712,774	57.92%
73	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	293	45	\$48,710	\$49,155	\$0	\$23,198	\$20,208	41.11%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
74	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	9.95%	3	361,827	\$808,986,770	\$808,986,770	\$0	\$711,887,513	\$705,378,174	87.19%
75	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.01%	185	4,025	\$898,207	\$899,520	\$0	\$274,738	\$265,108	29.47%
76	CANADA LIFE ASSURANCE COMPANY	0.00%	286	76	\$57,697	\$63,381	\$0	\$256,757	\$256,077	404.03%
77	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	381	7	\$24	\$39	\$0	\$0	\$0	0.00%
78	CAPITOL INDEMNITY CORPORATION	0.00%	343	491	\$4,079	\$3,857	\$0	\$0	-\$3	-0.08%
79	CARE IMPROVEMENT PLUS SOUTH CENTRAL INSUR.	3.52%	6	23,668	\$286,613,991	\$283,765,805	\$0	\$299,413,577	\$298,888,020	105.33%
80	CATERPILLAR INSURANCE COMPANY	0.00%	382	3,158	\$0	\$0	\$0	\$7,992,320	\$1,015,848	N/A
81	CATHOLIC FINANCIAL LIFE	0.00%	355	8	\$1,280	\$1,228	\$0	-\$12	\$0	0.00%
82	CATHOLIC ORDER OF FORESTERS	0.00%	315	20	\$18,631	\$18,631	\$0	\$0	\$0	0.00%
83	CATLIN INSURANCE COMPANY INC	0.01%	207	409	\$588,107	\$610,304	\$0	\$94,000	\$264,419	43.33%
84	CELTIC INSURANCE COMPANY	0.06%	101	1,823	\$4,656,658	\$4,329,567	\$0	\$4,485,664	\$4,115,064	95.05%
85	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	256	48	\$150,826	\$153,251	\$0	\$106,395	\$109,108	71.20%
86	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	334	10	\$5,847	\$5,848	\$0	\$13,666	-\$14,544	-248.70%
87	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.04%	123	10,544	\$3,072,983	\$2,682,091	\$0	\$774,135	\$764,092	28.49%
88	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.01%	209	11,670	\$519,750	\$520,627	\$0	\$82,828	\$50,078	9.62%
89	CENTRAL UNITED LIFE INSURANCE COMPANY	0.02%	155	1,982	\$1,555,513	\$1,563,629	\$0	\$666,128	\$654,903	41.88%
90	CENTRE LIFE INSURANCE COMPANY	0.00%	252	134	\$160,031	\$165,739	\$0	\$81,813	-\$3,569	-2.15%
91	CENTURION LIFE INSURANCE COMPANY	0.00%	296	339	\$45,450	\$45,450	\$0	\$8,575	\$11,375	25.03%
92	CENTURY LIFE ASSURANCE COMPANY	0.00%	382	1	-\$144	\$231	\$0	\$3,045	-\$101	-43.72%
93	CHEROKEE NATIONAL LIFE INSURANCE COMPANY	0.00%	336	44	\$5,433	\$11,486	\$0	\$15,560	\$13,433	116.95%
94	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.02%	147	15,866	\$1,919,634	\$1,893,466	\$0	\$458,801	\$509,169	26.89%
95	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.14%	61	3,506	\$11,008,287	\$11,422,707	\$0	\$8,421,372	\$8,101,390	70.92%
96	CICA LIFE INSURANCE COMPANY OF AMERICA	0.00%	366	2	\$533	\$533	\$0	\$0	\$0	0.00%
97	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.64%	19	134,988	\$51,723,701	\$52,712,204	\$0	\$35,754,313	\$39,758,764	75.43%
98	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	294	786	\$47,634	\$47,634	\$0	\$1,366,085	\$1,616,312	3393.19%
99	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	278	69	\$68,013	\$69,502	\$0	\$0	\$10,976	15.79%
100	CITIZENS SECURITY LIFE INS CO	0.01%	177	1,744	\$1,008,438	\$1,008,319	\$0	\$364,940	\$367,510	36.45%
101	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	382	1	\$0	\$0	\$0	\$14,100	-\$8,128	N/A
102	CMFG LIFE INSURANCE COMPANY	0.06%	98	141,490	\$4,772,910	\$5,103,109	\$0	\$1,905,161	\$1,849,914	36.25%
103	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.16%	53	32,389	\$12,865,582	\$12,917,550	\$0	\$5,780,590	\$6,103,193	47.25%
104	COLONIAL PENN LIFE INSURANCE COMPANY	0.10%	77	4,680	\$8,119,874	\$7,877,715	\$0	\$5,202,413	\$5,266,057	66.85%
105	COLORADO BANKERS LIFE INS CO	0.00%	344	7	\$3,172	\$3,145	\$0	\$9,692	\$9,120	289.98%
106	COLUMBIAN LIFE INSURANCE COMPANY	0.00%	269	75	\$96,072	\$280,093	\$0	\$25,968	-\$92,608	-33.06%
107	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	382	0	\$0	\$0	\$0	\$150	\$150	N/A
108	COLUMBUS LIFE INSURANCE COMPANY	0.00%	377	1	\$128	\$140	\$0	\$0	\$0	0.00%
109	COMBINED INSURANCE CO OF AMERICA	0.25%	40	1,226,170	\$20,235,998	\$20,441,344	\$0	\$13,695,755	\$10,187,038	49.84%
110	COMMERCIAL TRAVELERS MUTUAL INSURANCE COI	0.00%	266	1,887	\$115,008	\$112,300	\$0	\$27,222	\$27,222	24.24%
111	COMMONWEALTH ANNUITY AND LIFE INSURANCE CI	0.00%	326	10	\$9,072	\$9,351	\$0	\$120,152	\$120,229	1285.73%
112	COMPANION LIFE INSURANCE COMPANY	0.30%	36	22,090	\$24,015,983	\$24,120,029	\$0	\$15,576,127	\$15,949,644	66.13%
113	COMPENEFITS INSURANCE COMPANY	0.02%	163	16,238	\$1,304,320	\$1,304,320	\$0	\$760,970	\$768,891	58.95%
114	CONNECTICUT GENERAL LIFE INS CO	0.71%	16	53,694	\$58,098,423	\$56,257,051	\$0	\$47,166,291	\$40,775,290	72.48%
115	CONSECO LIFE INSURANCE CO	0.00%	235	734	\$308,227	\$309,147	\$0	\$166,109	\$88,150	28.51%
116	CONSTITUTION LIFE INSURANCE COMPANY	0.02%	160	936	\$1,390,825	\$1,432,416	\$0	\$936,336	\$834,398	58.25%
117	CONTINENTAL AMERICAN INSURANCE COMPANY	0.10%	74	46,592	\$8,329,664	\$8,985,421	\$0	\$3,112,275	\$3,189,196	35.49%
118	CONTINENTAL ASSURANCE COMPANY	0.00%	313	20	\$22,837	\$22,837	\$0	\$73,941	-\$124,693	-546.01%
119	CONTINENTAL CASUALTY COMPANY	0.09%	80	7,168	\$7,541,472	\$2,110,102	\$0	\$9,035,798	\$11,659,981	552.58%
120	CONTINENTAL GENERAL INSURANCE COMPANY	0.03%	142	1,215	\$2,167,197	\$2,268,356	\$0	\$2,044,818	\$2,502,392	110.32%
121	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.12%	67	5,053	\$9,695,761	\$9,603,270	\$0	\$6,437,048	\$6,554,393	68.25%
122	COUNTRY LIFE INSURANCE COMPANY	0.01%	180	804	\$946,785	\$942,951	\$0	\$505,494	\$625,408	66.32%
123	COVENTRY HEALTH AND LIFE INSURANCE COMPAN	9.29%	4	189,566	\$755,329,536	\$755,329,536	\$0	\$623,084,725	\$629,191,385	83.30%
124	COX HEALTH SYSTEMS INSURANCE COMPANY	1.36%	9	32,754	\$110,945,134	\$110,945,134	\$0	\$93,747,501	\$95,051,091	85.67%
125	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	361	35	\$686	\$688	\$0	\$475	\$475	69.04%
126	CSA FRATERNAL LIFE	0.00%	342	2	\$4,565	\$4,511	\$0	\$9,819	\$11,821	262.05%
127	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.04%	117	18,916	\$3,437,873	\$3,437,873	\$0	\$2,779,069	\$2,779,069	80.84%
128	DENTEGRA INSURANCE COMPANY	0.04%	115	5,738	\$3,466,123	\$3,422,376	\$0	\$2,245,673	\$2,227,059	65.07%
129	EMC NATIONAL LIFE COMPANY	0.01%	219	557	\$424,495	\$418,808	\$0	\$235,488	\$168,398	40.21%
130	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	382	0	\$0	\$0	\$0	\$15,600	\$8,928	N/A
131	ENVISION INSURANCE COMPANY	0.01%	184	597	\$904,678	\$904,678	\$0	\$910,754	\$913,396	100.96%
132	EPIC LIFE INSURANCE COMPANY THE	0.00%	251	573	\$164,740	\$164,682	\$0	\$137,974	\$138,103	83.86%
133	EQUITABLE LIFE & CASUALTY INSURANCE COMPAN	0.28%	38	10,480	\$22,531,116	\$23,332,034	\$0	\$19,019,124	\$21,217,302	90.94%
134	EXPRESS SCRIPTS INSURANCE COMPANY	0.05%	105	5,970	\$4,224,130	\$4,224,130	\$0	\$3,423,169	\$3,425,734	81.10%
135	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	346	169	\$2,615	\$2,745	\$0	\$0	\$0	0.00%
136	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AI	0.05%	103	12,736	\$4,341,910	\$4,332,392	\$0	\$550,380	\$597,927	13.80%
137	FAMILY LIFE INSURANCE COMPANY	0.01%	193	225	\$764,057	\$771,839	\$0	\$517,646	\$498,049	64.53%
138	FARM BUREAU LIFE INSURANCE COMPANY OF MISS	0.00%	240	117,761	\$279,769	\$280,970	\$0	\$214,333	\$166,744	59.35%
139	FARMERS MUTUAL HAIL INSURANCE COMPANY OF I	0.00%	372	19	\$285	\$296	\$0	\$0	\$0	0.00%
140	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.01%	208	2,229	\$560,226	\$560,226	\$0	\$211,034	\$210,857	37.64%
141	FEDERAL INSURANCE COMPANY	0.05%	107	203,883	\$4,062,574	\$4,675,211	\$0	\$3,396,762	\$3,811,845	81.53%
142	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	352	78	\$1,593	\$1,364	\$0	\$0	\$0	0.00%
143	FEDERATED LIFE INSURANCE COMPANY	0.01%	204	597	\$603,453	\$616,837	\$0	\$238,320	\$264,080	42.81%
144	FEDERATED MUTUAL INSURANCE COMPANY	0.35%	29	9,619	\$28,678,950	\$28,678,950	\$0	\$20,077,293	\$21,323,874	74.35%
145	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.00%	317	474	\$16,271	\$16,406	\$0	\$0	\$98	0.60%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
146	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.18%	49	213,235	\$14,546,767	\$14,427,647	\$0	\$9,620,508	\$9,454,298	65.53%
147	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	0.00%	260	1,049	\$136,347	\$264,098	\$0	\$51,174	\$12,801	4.85%
148	FIREMANS FUND INSURANCE COMPANY	0.00%	382	0	\$0	\$0	\$0	\$0	-\$784	N/A
149	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COM	0.00%	373	3	\$272	\$294	\$0	\$89,237	\$87,860	29884.35%
150	FIRST CONTINENTAL LIFE & ACCIDENT INSURANCE (	0.01%	176	3,775	\$1,015,929	\$1,015,929	\$0	\$739,944	\$755,191	74.34%
151	FIRST HEALTH LIFE & HEALTH INSURANCE COMPAN	0.51%	24	46,290	\$41,614,601	\$41,844,675	\$0	\$42,131,679	\$42,180,183	100.80%
152	FORETHOUGHT LIFE INSURANCE COMPANY	0.00%	249	103	\$169,127	\$165,485	\$0	\$77,897	\$79,505	48.04%
153	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.03%	139	3,233	\$2,359,776	\$2,374,753	\$0	\$1,579,111	\$1,649,399	69.46%
154	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.00%	228	336	\$367,647	\$365,326	\$0	\$1,229,064	\$1,179,804	322.95%
155	GENWORTH LIFE AND ANNUITY INSURANCE COMPAN	0.02%	166	625	\$1,262,033	\$1,241,067	\$0	\$1,306,384	\$1,309,263	105.49%
156	GENWORTH LIFE INSURANCE COMPANY	0.57%	22	32,458	\$46,448,543	\$46,115,662	\$0	\$32,621,793	\$34,905,565	75.69%
157	GERBER LIFE INSURANCE COMPANY	0.10%	76	28,688	\$8,152,041	\$8,196,040	\$0	\$4,038,929	\$4,287,522	52.31%
158	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.02%	148	5,327	\$1,767,188	\$1,759,074	\$0	\$1,495,789	\$1,591,869	90.49%
159	GOLDEN RULE INSURANCE COMPANY	1.36%	10	74,800	\$110,257,807	\$111,909,966	\$0	\$86,365,253	\$87,293,243	78.00%
160	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	363	6	\$648	\$616	\$0	\$0	-\$34	-5.52%
161	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANC	0.01%	188	371	\$850,778	\$879,126	\$0	\$612,987	\$569,996	64.84%
162	GREAT AMERICAN INSURANCE COMPANY	0.11%	72	7,548	\$8,995,615	\$9,418,892	\$0	\$4,769,340	\$4,977,010	52.84%
163	GREAT AMERICAN LIFE INSURANCE COMPANY	0.01%	214	200	\$468,695	\$479,435	\$0	\$239,945	\$234,080	48.82%
164	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	319	29	\$12,981	\$12,985	\$0	\$0	\$0	0.00%
165	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	246	99	\$202,096	\$203,732	\$0	\$69,757	\$70,109	34.41%
166	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN	0.01%	183	529	\$910,245	\$730,655	\$0	\$770,935	\$747,009	102.24%
167	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.15%	58	17,007	\$12,220,892	\$12,492,917	\$0	\$3,600,860	\$4,216,177	33.75%
168	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	303	38	\$37,237	\$37,308	\$0	\$63,022	\$63,243	169.52%
169	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.73%	15	383,026	\$59,083,260	\$59,106,174	\$22,002	\$39,578,033	\$44,237,185	74.84%
170	HARTFORD LIFE AND ACCIDENT INSURANCE COMPAN	0.57%	23	382,774	\$46,067,197	\$45,349,690	\$0	\$34,013,453	\$31,433,168	69.31%
171	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	0.00%	321	140	\$11,563	\$11,570	\$0	\$6,111	\$23,329	201.63%
172	HARTFORD LIFE INSURANCE COMPANY	0.03%	143	27,963	\$2,093,447	\$1,996,651	\$0	\$1,600,110	\$1,562,139	78.24%
173	HCC LIFE INSURANCE COMPANY	0.26%	39	111,599	\$21,141,232	\$21,710,187	\$0	\$19,156,916	\$16,531,541	76.15%
174	HEALTH CARE SERVICE CORPORATION	0.03%	132	16,286	\$2,622,268	\$2,622,268	\$0	\$2,412,838	\$2,844,895	108.49%
175	HEALTHMARKETS INSURANCE COMPANY	0.00%	306	39	\$33,158	\$56,346	\$0	\$59,695	\$57,854	102.68%
176	HEALTHSPRING LIFE & HEALTH INSURANCE COMPAN	0.04%	124	2,493	\$3,035,747	\$3,035,747	\$0	\$2,428,474	\$2,386,294	78.61%
177	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	23.17%	1	717,098	\$1,884,390,531	\$1,893,014,523	\$0	\$1,526,181,907	\$1,531,189,123	80.89%
178	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.07%	90	2,985	\$5,521,104	\$6,026,390	\$0	\$4,552,582	\$4,343,756	72.08%
179	HM LIFE INSURANCE COMPANY	0.08%	86	16,972	\$6,269,215	\$6,265,105	\$0	\$6,693,719	\$6,857,097	109.45%
180	HORACE MANN LIFE INSURANCE COMPANY	0.00%	309	134	\$27,658	\$27,559	\$0	\$27,704	\$18,406	66.79%
181	HUMANA INSURANCE COMPANY	5.00%	5	148,530	\$406,312,881	\$415,863,928	\$0	\$324,294,776	\$325,627,379	78.30%
182	HUMANADENTAL INSURANCE COMPANY	0.20%	45	70,705	\$16,393,539	\$16,393,539	\$0	\$11,110,754	\$11,261,238	68.69%
183	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	375	13	\$218	\$217	\$0	\$104	\$104	47.93%
184	IDEALIFE INSURANCE COMPANY	0.00%	274	23	\$77,873	\$78,361	\$0	\$56,560	\$53,268	67.98%
185	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.02%	150	4,338	\$1,729,943	\$1,772,825	\$0	\$1,139,192	\$940,714	53.06%
186	IMPERIUM INSURANCE COMPANY	0.01%	200	920	\$641,867	\$754,302	\$0	\$1,649,516	-\$203,422	-26.97%
187	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.00%	285	20	\$59,920	\$59,920	\$0	\$23,923	\$13,464	22.47%
188	INDEPENDENT ORDER OF FORESTERS THE	0.00%	307	160	\$32,958	\$32,958	\$0	\$0	\$0	0.00%
189	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & /	0.01%	190	5,326	\$830,540	\$880,176	\$0	\$300,403	\$206,008	23.41%
190	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.00%	323	108	\$10,403	\$10,482	\$0	\$5,738	-\$14,149	-134.98%
191	INSURANCE COMPANY OF NORTH AMERICA	0.00%	382	0	\$0	\$0	\$0	\$20,624	\$11,173	N/A
192	INSURANCE COMPANY OF THE STATE OF PENNSYLV	0.00%	283	0	\$60,669	\$60,669	\$0	\$927	-\$37,971	-62.59%
193	INSUREMAX INSURANCE COMPANY	0.00%	335	101	\$5,453	\$7,176	\$0	\$0	\$0	0.00%
194	INVESTORS CONSOLIDATED INSURANCE COMPANY	0.00%	382	0	-\$881	-\$1,002	\$0	\$28	\$28	-2.79%
195	INVESTORS LIFE INSURANCE COMPANY OF NORTH /	0.00%	368	3	\$455	\$477	\$0	\$0	-\$7	-1.47%
196	J M I C LIFE INSURANCE COMPANY	0.00%	382	0	\$0	\$121	\$0	\$0	\$6	4.96%
197	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.01%	172	1,212	\$1,099,261	\$1,094,817	\$0	\$2,095,471	\$2,092,369	191.12%
198	JEFFERSON INSURANCE COMPANY	0.00%	238	7,093	\$283,729	\$237,951	\$0	\$107,159	\$105,169	44.20%
199	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	276	38	\$71,585	\$70,263	\$0	\$71,577	\$67,596	96.20%
200	JOHN ALDEN LIFE INSURANCE COMPANY	0.14%	60	3,575	\$11,227,729	\$10,871,052	\$0	\$8,758,708	\$7,250,094	66.69%
201	JOHN HANCOCK LIFE & HEALTH INSURANCE COMPAN	0.00%	312	28	\$23,356	\$23,380	\$0	\$0	-\$18,094	-77.39%
202	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.36%	28	22,688	\$29,012,682	\$29,307,132	\$76	\$14,392,375	\$9,700,518	33.10%
203	KANAWHA INSURANCE COMPANY	0.04%	118	63,002	\$3,293,996	\$3,293,996	\$0	\$1,576,519	\$1,488,261	45.18%
204	KANSAS CITY LIFE INSURANCE COMPANY	0.05%	111	17,353	\$3,724,674	\$3,722,840	\$0	\$3,462,545	\$3,309,684	88.90%
205	KNIGHTS OF COLUMBUS	0.03%	131	2,632	\$2,638,027	\$2,640,995	\$0	\$511,296	\$253,477	9.60%
206	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	369	2	\$391	\$391	\$0	\$185,105	\$182,343	46635.04%
207	LEADERS LIFE INSURANCE COMPANY	0.00%	250	373	\$165,998	\$0	\$0	\$15,937	\$0	N/A
208	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.11%	69	54,209	\$9,269,102	\$8,989,468	\$0	\$4,491,314	\$5,504,055	61.23%
209	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.02%	149	18,245	\$1,763,534	\$1,764,535	\$0	\$448,773	\$445,907	25.27%
210	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.33%	31	237,695	\$26,499,609	\$26,499,611	\$0	\$17,386,415	\$21,573,842	81.41%
211	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	374	4	\$263	\$263	\$0	\$0	\$0	0.00%
212	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	310	260	\$26,677	\$21,548	\$0	\$7,874	\$2,595	12.04%
213	LIFESECURE INSURANCE COMPANY	0.00%	239	297	\$283,212	\$275,287	\$0	\$51,062	\$58,239	21.16%
214	LINCOLN BENEFIT LIFE COMPANY	0.03%	136	1,368	\$2,465,844	\$2,524,435	\$0	\$888,549	\$1,110,927	44.01%
215	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	273	49	\$81,705	\$81,705	\$0	\$52,525	\$49,984	61.18%
216	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	255	1,082	\$152,135	\$160,718	\$0	\$47,823	\$64,843	40.35%
217	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.31%	34	180,392	\$25,381,529	\$25,691,802	\$0	\$17,155,365	\$19,510,884	75.94%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
218	LONGEVITY INSURANCE COMPANY	0.00%	333	10	\$6,787	\$8,017	\$0	\$53,830	\$59,837	746.38%
219	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.04%	125	4,236	\$3,020,222	\$3,046,931	\$0	\$1,896,489	\$1,909,547	62.67%
220	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.03%	144	1,218	\$2,069,302	\$2,106,233	\$0	\$1,981,032	\$2,051,126	97.38%
221	MANHATTAN LIFE INSURANCE COMPANY	0.00%	350	2	\$1,860	\$1,263	\$0	\$96	\$193	15.28%
222	MARKEL INSURANCE COMPANY	0.01%	222	112,858	\$410,611	\$373,912	\$0	\$258,721	\$188,733	50.48%
223	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.04%	122	1,077	\$3,128,422	\$3,169,365	\$0	\$2,531,527	\$2,475,230	78.10%
224	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPA	0.12%	66	5,876	\$9,974,145	\$10,271,220	\$364,226	\$8,091,455	\$7,675,973	74.73%
225	MEDAMERICA INSURANCE COMPANY	0.01%	179	868	\$967,936	\$986,046	\$0	\$342,937	\$350,737	35.57%
226	MEDCO CONTAINMENT LIFE INSURANCE COMPANY	0.05%	106	3,140	\$4,127,404	\$4,127,404	\$0	\$3,429,351	\$3,453,412	83.67%
227	MEDICO CORP LIFE INSURANCE COMPANY	0.00%	282	29	\$61,082	\$62,061	\$0	\$34,423	\$31,461	50.69%
228	MEDICO INSURANCE COMPANY	0.10%	78	4,418	\$8,001,712	\$8,105,867	\$0	\$5,959,119	\$5,741,856	70.84%
229	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.03%	134	3,041	\$2,512,372	\$2,584,781	\$0	\$2,040,320	\$1,484,120	57.42%
230	MERIT LIFE INSURANCE CO	0.02%	158	7,089	\$1,436,986	\$1,056,429	\$0	\$261,848	\$312,001	29.53%
231	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.02%	152	979	\$1,651,308	\$1,911,043	\$0	\$2,792,529	\$4,305,669	225.30%
232	METROPOLITAN LIFE INSURANCE COMPANY	1.00%	13	390,716	\$81,476,261	\$78,769,329	\$0	\$67,167,051	\$71,557,950	90.84%
233	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	347	9	\$2,382	\$2,384	\$0	\$11,039	\$16,043	672.94%
234	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.01%	178	634	\$1,006,506	\$1,016,001	\$0	\$592,459	\$121,302	11.94%
235	MINNESOTA LIFE INSURANCE COMPANY	0.07%	91	39,647	\$5,518,077	\$5,517,431	\$0	\$2,292,671	\$2,150,305	38.97%
236	MODERN WOODMEN OF AMERICA	0.00%	358	10	\$900	\$922	\$0	\$11,062	-\$7,189	-779.72%
237	MONUMENTAL LIFE INSURANCE COMPANY	0.11%	71	32,113	\$9,033,882	\$8,938,035	\$0	\$4,006,178	\$3,695,285	41.34%
238	MONEY LIFE INSURANCE COMPANY	0.00%	236	289	\$302,946	\$319,511	\$108,682	\$133,962	\$99,064	31.00%
239	MOTORISTS COMMERCIAL MUTUAL INSURANCE COI	0.00%	382	0	\$0	\$0	\$0	\$0	-\$488	N/A
240	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	298	282	\$44,105	\$41,858	\$0	\$16,085	\$16,261	38.85%
241	MTL INSURANCE COMPANY	0.00%	338	3	\$5,086	\$5,057	\$0	\$0	\$0	0.00%
242	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.00%	271	519	\$88,437	\$88,437	\$0	\$213,208	\$213,208	241.08%
243	MUTUAL OF OMAHA INSURANCE COMPANY	1.27%	11	387,592	\$103,659,070	\$102,606,799	\$0	\$72,639,071	\$78,793,196	76.79%
244	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	314	127	\$20,971	\$22,079	\$0	\$3,670	\$3,546	16.06%
245	NATIONAL CASUALTY COMPANY	0.00%	318	89	\$15,443	\$17,674	\$0	\$4,205	\$3,505	19.83%
246	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	284	117	\$60,238	\$55,384	\$0	\$124,467	\$121,513	219.40%
247	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.04%	121	191,578	\$3,167,343	\$3,185,491	\$0	\$1,977,788	\$1,977,788	62.09%
248	NATIONAL HEALTH INSURANCE COMPANY	0.00%	329	8	\$7,637	\$8,912	\$0	\$4,554	\$4,407	49.45%
249	NATIONAL LIFE INSURANCE COMPANY	0.00%	254	162	\$153,081	\$183,133	\$0	\$152,313	\$162,926	88.97%
250	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE	0.02%	151	7,011	\$1,712,055	\$1,704,030	\$0	\$701,346	\$706,953	41.49%
251	NATIONAL UNION FIRE INSURANCE COMPANY OF PIT	0.17%	51	1,059,373	\$14,163,011	\$14,073,462	\$0	\$6,812,760	\$6,321,196	44.92%
252	NATIONWIDE LIFE INSURANCE COMPANY	0.06%	95	6,400	\$5,190,235	\$4,800,750	\$0	\$2,175,687	\$3,019,686	62.90%
253	NATIONWIDE MUTUAL INSURANCE COMPANY	0.03%	129	3,625	\$2,758,296	\$2,758,296	\$0	\$43,531	\$43,531	1.58%
254	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	263	139	\$128,622	\$131,102	\$0	\$68,336	\$29,453	22.47%
255	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWI	0.00%	265	50	\$121,341	\$124,606	\$0	\$126,350	\$116,779	93.72%
256	NEW YORK LIFE INSURANCE COMPANY	0.11%	70	14,164	\$9,067,566	\$9,627,195	\$231,646	\$7,615,026	\$8,524,558	88.55%
257	NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.00%	382	0	\$0	\$0	\$0	\$0	-\$8,478	N/A
258	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH	0.00%	364	4	\$580	\$586	\$0	\$0	\$0	0.00%
259	NORTH AMERICAN INSURANCE COMPANY	0.07%	92	1,974	\$5,496,077	\$5,679,139	\$0	\$4,943,369	\$4,735,499	83.38%
260	NORTHWESTERN LONG TERM CARE INSURANCE CO	0.15%	59	5,388	\$11,854,513	\$10,985,806	\$186,952	\$403,291	\$1,550,318	14.11%
261	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAN	0.31%	35	21,233	\$24,897,749	\$24,811,775	\$6,288,468	\$11,448,336	\$16,029,570	64.60%
262	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.00%	242	193	\$231,190	\$231,514	\$0	\$430,649	\$435,288	188.02%
263	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.00%	258	103	\$149,630	\$149,881	\$19,053	\$146,000	\$150,908	100.69%
264	OLD AMERICAN INSURANCE COMPANY	0.00%	308	567	\$29,329	\$30,731	\$0	\$90,816	\$46,226	150.42%
265	OLD REPUBLIC INSURANCE COMPANY	0.00%	261	1,354	\$133,172	\$140,898	\$0	\$50,606	\$51,651	36.66%
266	OLD REPUBLIC LIFE INSURANCE COMPANY	0.01%	213	542	\$482,530	\$482,530	\$0	\$700,371	\$781,482	161.96%
267	OLD SURETY LIFE INSURANCE COMPANY	0.12%	65	5,735	\$10,071,976	\$9,893,253	\$0	\$5,560,199	\$5,695,125	57.57%
268	OLD UNITED LIFE INSURANCE COMPANY	0.00%	292	234	\$49,367	\$64,050	\$0	\$21,053	\$21,181	33.07%
269	OMAHA INSURANCE COMPANY	0.00%	325	13	\$10,202	\$9,737	\$0	\$1,846	\$2,295	23.57%
270	ONEBEACON AMERICA INSURANCE COMPANY	0.00%	382	2,761	-\$28,038	-\$27,783	\$0	\$301,112	\$181,033	-651.60%
271	OXFORD LIFE INSURANCE COMPANY	0.01%	170	699	\$1,121,853	\$930,418	\$0	\$617,342	\$690,436	74.21%
272	OZARK NATIONAL LIFE INSURANCE COMPANY	0.00%	280	1,185	\$66,934	\$67,830	\$0	\$44,615	\$43,590	64.26%
273	PACIFICARE LIFE AND HEALTH INSURANCE COMPAN	0.00%	241	111	\$265,200	\$265,200	\$0	\$186,459	\$169,104	63.76%
274	PAN-AMERICAN LIFE INSURANCE COMPANY	0.06%	99	11,191	\$4,747,300	\$4,939,135	\$0	\$3,268,837	\$3,419,567	69.23%
275	PAUL REVERE LIFE INSURANCE COMPANY	0.05%	108	4,468	\$4,029,513	\$4,236,835	\$0	\$5,363,368	\$4,995,368	117.90%
276	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	0.00%	230	910	\$356,138	\$390,214	\$0	\$311,894	-\$83,687	-21.45%
277	PEKIN LIFE INSURANCE COMPANY	0.00%	225	854	\$388,771	\$320,660	\$0	\$111,136	\$98,404	30.69%
278	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	268	68	\$101,533	\$111,362	\$0	\$63,362	\$308,999	277.47%
279	PENNSYLVANIA LIFE INSURANCE COMPANY	0.03%	137	2,830	\$2,435,118	\$1,668,785	\$0	-\$21,977,168	-\$1,385,167	-83.00%
280	PERICO LIFE INSURANCE COMPANY	0.00%	340	42	\$4,857	\$4,929	\$0	\$0	\$38,911	789.43%
281	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.01%	199	1,693	\$674,358	\$660,244	\$0	\$472,336	\$506,333	76.69%
282	PHOENIX LIFE INSURANCE COMPANY	0.00%	281	104	\$61,633	\$12,974	\$0	\$266,729	\$121,884	939.45%
283	PHYSICIANS LIFE INSURANCE COMPANY	0.02%	145	756	\$1,988,483	\$1,997,463	\$0	\$1,451,346	\$1,447,129	72.45%
284	PHYSICIANS MUTUAL INSURANCE COMPANY	0.09%	84	8,927	\$7,005,821	\$7,029,855	\$0	\$3,857,829	\$4,215,170	59.96%
285	PLATEAU INSURANCE COMPANY	0.00%	270	173	\$92,434	\$31,044	\$0	\$917	\$5,796	18.67%
286	PRIMERICA LIFE INSURANCE COMPANY	0.00%	339	15	\$4,892	\$5,631	\$0	\$0	\$510	9.06%
287	PRINCIPAL LIFE INSURANCE COMPANY	0.33%	32	82,587	\$26,479,714	\$24,780,154	\$0	\$15,010,611	\$15,521,519	62.64%
288	PROFESSIONAL INSURANCE COMPANY	0.00%	231	558	\$354,073	\$353,721	\$0	\$101,921	\$96,015	27.14%
289	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	259	372	\$146,944	\$165,403	\$0	\$120,820	\$147,182	88.98%
290	PROVIDENT AMERICAN LIFE AND HEALTH INSURANC	0.00%	272	25	\$86,111	\$87,058	\$0	\$48,329	\$49,389	56.73%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
291	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP/	0.20%	44	34,699	\$16,433,025	\$16,547,664	\$0	\$9,502,178	\$10,056,991	60.78%
292	PROVIDENT LIFE AND CASUALTY INSURANCE COMP	0.00%	244	100	\$214,654	\$216,407	\$0	\$165,441	\$170,079	78.59%
293	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	0.25%	41	251,317	\$20,101,068	\$20,432,903	\$59,282	\$11,804,541	\$13,285,901	65.02%
294	PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.01%	218	88	\$440,341	\$446,524	\$0	\$260,919	\$250,532	56.11%
295	PYRAMID LIFE INSURANCE COMPANY	0.07%	88	740	\$5,733,467	\$5,727,650	\$0	\$4,179,656	\$4,198,576	73.30%
296	QBE INSURANCE CORPORATION	0.07%	87	16,204	\$5,906,724	\$6,065,574	\$0	\$3,604,785	\$3,503,355	57.76%
297	RED ROCK INSURANCE COMPANY	0.00%	330	859	\$7,328	\$7,300	\$0	\$5,228	\$5,228	71.62%
298	RELIABLE LIFE INSURANCE COMPANY	0.00%	233	3,887	\$323,880	\$324,141	\$0	\$101,530	\$106,207	32.77%
299	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.22%	43	115,591	\$17,599,428	\$17,615,456	\$0	\$11,056,863	\$12,574,404	71.38%
300	RELIASTAR LIFE INSURANCE COMPANY	0.09%	82	26,455	\$7,476,251	\$7,678,516	\$0	\$4,441,431	\$4,506,266	58.69%
301	RELIASTAR LIFE INSURANCE COMPANY OF NEW YOI	0.01%	196	2,732	\$706,009	\$705,419	\$0	\$98,575	\$101,372	14.37%
302	RENAISSANCE LIFE & HEALTH INSURANCE COMPAN	0.01%	191	1,885	\$824,635	\$824,635	\$0	\$614,985	\$614,985	74.58%
303	RESERVE NATIONAL INSURANCE COMPANY	0.10%	75	7,925	\$8,270,122	\$8,490,551	\$0	\$4,696,934	\$4,835,546	56.95%
304	RESOURCE LIFE INSURANCE COMPANY	0.00%	382	9	-\$10	\$2,087	\$0	\$14,834	\$2,558	122.57%
305	RIVERSOURCE LIFE INSURANCE COMPANY	0.06%	94	4,334	\$5,236,856	\$5,277,899	\$0	\$5,588,128	\$5,616,951	106.42%
306	ROYAL NEIGHBORS OF AMERICA	0.01%	216	75	\$459,748	\$481,655	\$0	\$235,818	\$212,151	44.05%
307	SAFEHEALTH LIFE INSURANCE COMPANY	0.00%	359	9	\$865	\$865	\$0	\$210	\$217	25.09%
308	SAGICOR LIFE INSURANCE COMPANY	0.00%	353	2	\$1,451	\$1,483	\$0	\$0	\$0	0.00%
309	SEARS LIFE INSURANCE COMPANY	0.00%	227	2,922	\$381,415	\$314,727	\$0	\$390,102	\$385,929	122.62%
310	SECURIAN LIFE INSURANCE COMPANY	0.00%	297	244	\$45,241	\$45,718	\$0	\$18,573	\$19,411	42.46%
311	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.01%	215	2,008	\$466,144	\$462,411	\$0	\$385,115	\$379,009	81.96%
312	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	349	5	\$1,965	\$2,121	\$0	\$40	\$48	2.26%
313	SECURITY MUTUAL LIFE INSURANCE COMPANY OF N	0.00%	365	2	\$543	\$544	\$0	\$0	\$0	0.00%
314	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	356	52	\$1,141	\$1,194	\$0	\$0	\$0	0.00%
315	SENIOR HEALTH INSURANCE COMPANY OF PENNSYI	0.05%	110	2,253	\$3,741,836	\$4,622,072	\$0	\$7,578,227	\$402,208	8.70%
316	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	300	1,204	\$40,153	\$24,421	\$0	\$55,902	\$59,363	243.08%
317	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	277	353	\$69,818	\$73,180	\$0	\$109,005	\$95,574	130.60%
318	SETTLERS LIFE INSURANCE COMPANY	0.00%	324	4	\$10,258	\$10,358	\$0	\$0	\$0	0.00%
319	SHELTER LIFE INSURANCE COMPANY	0.03%	138	563	\$2,386,206	\$2,495,611	\$0	\$3,307,760	\$2,482,263	99.47%
320	SHENANDOAH LIFE INSURANCE COMPANY	0.00%	267	20	\$111,538	\$111,336	\$0	\$21,485	\$20,574	18.48%
321	SIERRA HEALTH AND LIFE INSURANCE COMPANY INI	0.00%	382	0	\$0	-\$11,665	\$0	\$268	-\$1,503	12.88%
322	SILVERSCRIPT INSURANCE COMPANY	1.61%	8	105,142	\$130,528,482	\$123,947,141	\$0	\$90,738,535	\$97,578,894	78.73%
323	SIRIUS AMERICA INSURANCE COMPANY	0.02%	146	2,669	\$1,920,364	\$1,920,364	\$0	\$46,775	\$46,775	2.44%
324	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	376	53	\$169	\$169	\$0	\$300	\$300	177.51%
325	SONS OF NORWAY	0.00%	379	1	\$37	\$40	\$0	\$0	\$0	0.00%
326	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	382	21	-\$905	\$3,197	\$0	\$1,916	\$1,642	51.36%
327	STANDARD GUARANTY INSURANCE COMPANY	0.00%	279	2,638	\$67,438	\$67,438	\$0	\$3,644	\$16,204	24.03%
328	STANDARD INSURANCE COMPANY	0.36%	27	158,762	\$29,272,404	\$31,606,619	\$0	\$27,141,761	\$29,406,807	93.04%
329	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.04%	120	3,586	\$3,169,915	\$3,306,108	\$0	\$2,246,316	\$1,768,276	53.49%
330	STANDARD LIFE AND CASUALTY COMPANY	0.00%	341	2	\$4,751	\$4,732	\$0	\$12,974	\$12,974	274.18%
331	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.06%	102	11,321	\$4,653,925	\$4,812,674	\$0	\$2,578,575	\$2,578,501	53.58%
332	STARMOUNT LIFE INSURANCE COMPANY	0.00%	245	1,574	\$213,100	\$215,937	\$0	\$141,427	\$140,714	65.16%
333	STARNET INSURANCE COMPANY	0.00%	328	1,582	\$7,661	\$11,197	\$0	\$3,570	-\$18,720	-167.19%
334	STARR INDEMNITY & LIABILITY COMPANY	0.01%	181	4,456	\$942,581	\$942,553	\$0	\$1,174,953	\$1,627,702	172.69%
335	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	0.39%	26	31,143	\$32,056,670	\$26,795,886	\$618	\$23,120,921	\$24,230,791	90.43%
336	STATE LIFE INSURANCE COMPANY	0.01%	197	341	\$699,686	\$719,324	\$0	\$260,536	\$514,760	71.56%
337	STATE MUTUAL INSURANCE COMPANY	0.01%	223	125	\$409,915	\$409,020	\$0	\$341,526	\$333,789	81.61%
338	STERLING INVESTORS LIFE INSURANCE COMPANY	0.01%	168	126	\$1,157,048	\$1,173,293	\$0	\$384,520	\$380,912	32.47%
339	STERLING LIFE INSURANCE COMPANY	0.08%	85	3,094	\$6,725,789	\$6,896,624	\$0	\$5,084,803	\$5,187,146	75.21%
340	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.00%	299	2,013	\$42,661	\$42,661	\$0	\$5,283	\$3,970	9.31%
341	STONEBRIDGE LIFE INSURANCE COMPANY	0.15%	56	57,776	\$12,498,104	\$8,335,682	\$0	\$6,974,373	\$8,435,485	101.20%
342	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.01%	171	3,460	\$1,102,736	\$1,079,500	\$0	\$815,896	\$786,082	72.82%
343	SUN LIFE ASSURANCE COMPANY OF CANADA	0.33%	30	120,838	\$27,085,818	\$27,490,885	\$0	\$20,210,258	\$20,521,126	74.65%
344	SURENCY LIFE & HEALTH INSURANCE COMPANY	0.01%	195	5,023	\$744,313	\$744,313	\$0	\$593,984	\$614,956	82.62%
345	SYMETRA LIFE INSURANCE COMPANY	0.05%	109	14,232	\$3,867,804	\$3,866,113	\$0	\$2,829,562	\$2,904,222	75.12%
346	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	0.00%	234	230	\$320,552	\$321,645	\$0	\$1,536,838	\$728,150	226.38%
347	THRIVENT FINANCIAL FOR LUTHERANS	0.13%	62	7,831	\$10,778,582	\$10,862,802	\$150,937	\$10,643,464	\$10,795,735	99.38%
348	TIAA-CREF LIFE INSURANCE COMPANY	0.00%	264	65	\$124,794	\$124,567	\$0	\$67,678	\$122,498	98.34%
349	TIME INSURANCE COMPANY	0.62%	20	24,244	\$50,030,802	\$47,909,573	\$0	\$33,924,361	\$34,930,941	72.91%
350	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP/	0.00%	262	1,599	\$131,848	\$131,401	\$0	\$9,051	\$9,400	7.15%
351	TRANSAMERICA LIFE INSURANCE COMPANY	0.29%	37	28,310	\$23,386,310	\$23,687,712	\$0	\$20,600,302	\$22,625,958	95.52%
352	TRAVELERS INDEMNITY COMPANY	0.00%	382	0	\$0	\$373	\$0	\$0	-\$236	-63.27%
353	TRAVELERS INDEMNITY COMPANY OF CONNECTICU	0.00%	382	0	\$0	\$0	\$0	\$0	-\$48,114	N/A
354	TRAVELERS PROTECTIVE ASSOCIATION OF AMERIC	0.00%	331	1,821	\$7,279	\$7,279	\$0	\$25,639	\$25,455	349.70%
355	TRUSTMARK INSURANCE COMPANY	0.01%	201	3,868	\$640,607	\$640,314	\$0	\$451,207	\$312,409	48.79%
356	TRUSTMARK LIFE INSURANCE COMPANY	0.11%	73	3,434	\$8,706,440	\$8,819,189	\$0	\$6,892,145	\$7,005,314	79.43%
357	U S SPECIALTY INSURANCE COMPANY	0.00%	248	59	\$171,471	\$185,257	\$0	\$39,703	\$97,234	52.49%
358	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.01%	217	427	\$455,967	\$501,877	\$0	\$367,931	\$369,199	73.56%
359	UNIFIED LIFE INSURANCE COMPANY	0.00%	232	525	\$341,736	\$343,752	\$0	\$208,854	\$226,893	66.00%
360	UNIMERICA INSURANCE COMPANY	0.13%	63	25,521	\$10,719,319	\$10,589,784	\$0	\$10,205,094	\$10,209,978	96.41%
361	UNION CENTRAL LIFE INSURANCE COMPANY	0.02%	159	1,032	\$1,425,051	\$1,456,012	\$0	\$488,631	\$724,806	49.78%
362	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	203	8,009	\$617,269	\$615,649	\$0	\$244,205	\$223,035	36.23%

**2013 ACCIDENT AND HEALTH INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
363	UNION LABOR LIFE INSURANCE COMPANY	0.02%	167	13,057	\$1,229,689	\$1,212,712	\$0	\$1,337,705	\$1,490,819	122.93%
364	UNION SECURITY INSURANCE COMPANY	0.31%	33	112,373	\$25,500,751	\$25,648,280	\$0	\$16,495,529	\$17,280,487	67.37%
365	UNITED AMERICAN INSURANCE COMPANY	0.17%	50	8,979	\$14,209,524	\$14,279,714	\$0	\$10,297,099	\$10,307,755	72.18%
366	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.01%	174	1,041	\$1,077,377	\$1,078,559	\$0	\$611,161	\$582,710	54.03%
367	UNITED CONCORDIA LIFE AND HEALTH INSURANCE I	0.04%	127	10,176	\$2,875,490	\$2,875,490	\$0	\$2,108,490	\$2,106,290	73.25%
368	UNITED HEALTHCARE INSURANCE COMPANY	16.32%	2	599,732	\$1,326,898,168	\$1,342,130,783	\$0	\$1,034,316,859	\$1,042,875,672	77.70%
369	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	367	1	\$515	\$514	\$0	\$0	\$375	72.96%
370	UNITED HOME LIFE INSURANCE COMPANY	0.00%	360	2	\$806	\$777	\$0	\$0	\$0	0.00%
371	UNITED INSURANCE COMPANY OF AMERICA	0.00%	289	435	\$54,345	\$54,198	\$0	\$15,284	\$10,622	19.60%
372	UNITED LIFE INSURANCE COMPANY	0.00%	304	39	\$35,793	\$37,819	\$0	\$10,500	\$3,145	8.32%
373	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.01%	189	534	\$847,859	\$862,219	\$0	\$530,162	\$491,804	57.04%
374	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.71%	17	109,675	\$57,658,737	\$60,581,074	\$0	\$44,014,892	\$43,507,292	71.82%
375	UNITED SECURITY ASSURANCE COMPANY OF PENN:	0.02%	162	679	\$1,358,350	\$1,370,524	\$0	\$588,586	\$1,098,080	80.12%
376	UNITED SECURITY LIFE AND HEALTH INSURANCE CC	0.04%	119	1,164	\$3,225,277	\$3,319,893	\$0	\$3,386,053	\$3,752,414	113.03%
377	UNITED STATES FIRE INSURANCE COMPANY	0.07%	89	283,736	\$5,576,023	\$5,576,023	\$0	\$2,680,986	\$3,610,086	64.74%
378	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.04%	114	13,579	\$3,564,333	\$2,816,072	\$0	\$3,297,459	\$5,619,255	199.54%
379	UNITED TEACHER ASSOCIATES INSURANCE COMPAN	0.03%	140	2,033	\$2,265,202	\$2,276,835	\$0	\$1,226,078	\$1,334,491	58.61%
380	UNITED WISCONSIN INSURANCE COMPANY	0.00%	382	168	\$0	\$0	\$0	\$0	-\$174,415	N/A
381	UNITED WORLD LIFE INSURANCE COMPANY	0.05%	113	1,149	\$3,698,454	\$3,898,220	\$0	\$2,423,740	\$2,339,008	60.00%
382	UNITEDHEALTHCARE LIFE INSURANCE COMPANY	0.05%	112	1,151	\$3,719,517	\$3,433,274	\$0	\$2,458,425	\$2,290,649	66.72%
383	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	370	5	\$359	\$359	\$0	\$17,098	\$0	0.00%
384	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.68%	18	288,792	\$55,098,216	\$55,780,269	\$0	\$41,648,622	\$39,706,551	71.18%
385	USAA LIFE INSURANCE COMPANY	0.03%	133	1,270	\$2,608,122	\$2,604,889	\$0	\$1,659,268	\$1,647,738	63.26%
386	USABLE LIFE	0.07%	93	16,299	\$5,324,508	\$5,294,662	\$0	\$4,090,324	\$4,090,324	77.25%
387	VISION BENEFITS OF AMERICA	0.03%	130	65,759	\$2,640,588	\$2,640,588	\$0	\$2,100,154	\$2,100,154	79.53%
388	VISION SERVICE PLAN INSURANCE COMPANY	0.59%	21	326,702	\$47,868,449	\$47,868,449	\$0	\$38,365,062	\$38,356,136	80.13%
389	WASHINGTON NATIONAL INSURANCE COMPANY	0.22%	42	29,139	\$17,880,820	\$17,950,736	\$0	\$12,325,788	\$12,989,766	72.36%
390	WELLCARE PRESCRIPTION INSURANCE INC	0.17%	52	14,648	\$13,484,029	\$13,484,029	\$0	\$13,822,975	\$13,376,209	99.20%
391	WESCO INSURANCE COMPANY	0.00%	253	228	\$157,470	\$157,470	\$0	\$285,407	\$362,709	230.34%
392	WEST COAST LIFE INSURANCE COMPANY	0.00%	380	1	\$26	\$37	\$0	\$2,100	\$2,430	6567.57%
393	WESTERN AND SOUTHERN LIFE INSURANCE COMPAN	0.01%	194	2,423	\$744,800	\$739,553	\$0	\$416,649	\$390,522	52.81%
394	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.00%	229	662	\$363,654	\$363,654	\$0	\$165,732	\$166,301	45.73%
395	WESTPORT INSURANCE CORPORATION	0.05%	104	8,194	\$4,319,004	\$4,530,477	\$0	\$2,749,093	\$2,904,735	64.12%
396	WILTON REASSURANCE LIFE COMPANY OF NEW YOI	0.00%	371	3	\$355	\$355	\$0	\$0	\$0	0.00%
397	WOODMEN OF THE WORLD LIFE INSURANCE SOCIET	0.00%	290	200	\$53,180	\$52,967	\$3,195	\$27,405	\$26,254	49.57%
398	ZALE LIFE INSURANCE COMPANY	0.00%	316	905	\$18,300	\$18,300	\$0	\$108	-\$78	-0.43%
399	ZURICH AMERICAN INSURANCE COMPANY	0.15%	54	100,283	\$12,522,212	\$12,187,755	\$0	\$6,895,479	\$3,505,291	28.76%
TOTAL		100.00%		13,433,424	\$8,132,271,026	\$8,149,073,172	\$7,435,705	\$6,452,602,259	\$6,519,539,311	80.00%

**LIFE, ACCIDENT & HEALTH
COMPANIES
MAIL ADDRESSES AND
TELEPHONE NUMBERS**

LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
20796	21st Century Premier Insurance Company	21st Century Plaza	Wilmington	Delaware	19803	302-252-2000
80985	4 Ever Life Insurance Company	2 Mid America Plaza Suite 200	Oakbrook Terrace	Illinois	60181-4712	630-472-7700
77879	5 Star Life Insurance Company	909 N Washington St	Alexandria	Virginia	22314	800-776-2322
71854	Aaa Life Insurance Company	17900 N Laurel Park Drive	Livonia	Michigan	48152-3985	734-779-2600
71471	Ability Insurance Company	One City Center 4th Fl	Portland	Maine	04101	978-261-3074
60038	Acacia Life Insurance Co	5900 O Street	Lincoln	Nebraska	68510	402-467-1122
63444	Accendo Insurance Company	221 N Charles Lindbergh Dr	Salt Lake City	Utah	84116	801-961-6000
62200	Accordia Life And Annuity Company	215 10th Street Suite 1100	Des Moines	Iowa	50309	515-393-3725
22667	Ace American Insurance Company	Po Box 1000	Philadelphia	Pennsylvania	19106	215-640-1000
60348	Ace Life Insurance Company	2 Stamford Pl 281 Terser Bl	Stamford	Connecticut	06901-3264	212-642-7861
20699	Ace Property And Casualty Insurance Company	Po Box 1000	Philadelphia	Pennsylvania	19106	215-640-5259
12278	Advantica Insurance Company	12399 Gravois Rd	St Louis	Missouri	63127-1702	314-656-3000
33898	Aegis Security Insurance Company	Po Box 3153	Harrisburg	Pennsylvania	17105	717-657-9671
72052	Aetna Health Insurance Company	980 Jolly Road U11s	Blue Bell	Pennsylvania	19422	800-872-3862
60054	Aetna Life Insurance Company	151 Farmington Ave (Rw61 Halloran)	Hartford	Connecticut	06156-9154	860-273-7199
97780	Agc Life Insurance Company	Po Box 1591	Houston	Texas	77251	713-522-1111
79049	Alfa Life Insurance Corporation	Po Box 11000	Montgomery	Alabama	36191-0001	334-613-4486
82406	All Savers Insurance Company	7440 Woodland Drive	Indianapolis	Indiana	46278	317-290-8100
69604	Allianz Life And Annuity Company	5701 Golden Hills Drive	Minneapolis	Minnesota	55416-1297	763-765-6500
64190	Allianz Life Insurance Company Of New York	5701 Golden Hills Dr	Minneapolis	Minnesota	55416-1297	212-586-7733
90611	Allianz Life Insurance Company Of North America	5701 Golden Hills Drive	Minneapolis	Minnesota	55440-1344	763-765-6500
70866	Allstate Assurance Company	3075 Sanders Rd #h1a	Northbrook	Illinois	60062	847-402-5000
60186	Allstate Life Insurance Company	3075 Sanders Road Suite H1a	Northbrook	Illinois	60062-7172	847-402-5000
70874	Allstate Life Insurance Company Of New York	100 Motor Pkwy Ste 132	Hauptpauge	New York	11788	631-357-8920
60208	Amalgamated Life & Health Ins Co	333 S Ashland Blvd	Chicago	Illinois	60607-2703	914-367-5000
60216	Amalgamated Life Insurance Company	333 Westchester Ave North Building	White Plains	New York	10604	914-367-5939
19720	American Alternative Insurance Corporation	555 College Rd East Plz 2	Princeton	New Jersey	08543-5241	609-243-4200
68594	American Amicable Life Insurance Company Of Texas	Po Box 2549	Waco	Texas	76702-2549	254-297-2777
10111	American Bankers Insurance Company Of Florida	11222 Quail Roost Drive	Miami	Florida	33157-6596	305-253-2244
60275	American Bankers Life Assurance Of Florida	11222 Quail Roost Drive	Miami	Florida	33157-6596	305-253-2244
12321	American Continental Insurance Company	800 Crescent Centre Dr Suite 200	Franklin	Tennessee	37067	800-264-4000
94439	American Creditors Life Ins Co	Po Box 17748	Irvine	California	92623-7748	714-404-1640
92738	American Equity Investment Life Insurance Company	Po Box 71216	Des Moines	Iowa	50325	515-221-0002
60380	American Family Life Assurance Company Of Columbus	1932 Wynnton Road	Columbus	Georgia	31999-9035	706-323-3431
60399	American Family Life Insurance Company	6000 American Parkway	Madison	Wisconsin	53783	608-249-2111
19275	American Family Mutual Insurance Company	6000 American Parkway	Madison	Wisconsin	53783	608-249-2111
98736	American Federated Life Insurance Company	Po Box 321422	Flowood	Mississippi	39232	601-992-6886
60410	American Fidelity Assurance Company	2000 N Classen Blvd	Oklahoma City	Oklahoma	73106-6092	405-523-2000
60429	American Fidelity Life Insurance Company	4060 Barrancas Avenue	Pensacola	Florida	32507	850-456-7401
69337	American Financial Security Life Insurance Company	10308 Metcalf Pmb #275	Overland Park	Kansas	66212	913-341-1190
60488	American General Life Insurance Co	Po Box 1591	Houston	Texas	77251-1591	713-522-1111
60518	American Health And Life Insurance Company	3001 Meacham Blvd Ste 100	Fort Worth	Texas	76137	800-316-5607
60534	American Heritage Life Insurance Company	1776 Amer Heritage Life	Jacksonville	Florida	32224	904-992-1776
19380	American Home Assurance Company	175 Water St 18th Fl	New York	New York	10038	212-770-7000
60542	American Home Life Insurance Company	Po Box 1497	Topeka	Kansas	66602	785-235-6276
60577	American Income Life Insurance Co	P O Box 2608	Waco	Texas	76797	254-761-6400
67253	American Life & Security Corp	2900 South 70th Street Suite 400	Lincoln	Nebraska	68506	402-489-8266
81213	American Maturity Life Insurance Co	200 Hopmeadow St	Simsbury	Connecticut	06089	860-547-5000
81418	American Medical And Life Insurance Company	14 Wall Street Suite 5h	New York	New York	10038	646-223-9300
67989	American Memorial Life Insurance Company	Po Box 2730	Rapid City	South Dakota	57709	605-719-0051
65811	American Modern Life Insurance Company	Po Box 5323	Cincinnati	Ohio	45201-5323	651-665-4284
60739	American National Insurance Company	One Moody Plaza	Galveston	Texas	77550-7999	409-766-6027
71773	American National Life Insurance Company Of Texas	One Moody Plaza	Galveston	Texas	77550	409-766-6027
60763	American Pioneer Life Insurance Company	1001 Heathrow Park Lane Ste 5001	Lake Mary	Florida	32746	407-444-4214
80624	American Progressive Life And Health Insurance Com	44 South Broadway Suite 1200	White Plains	New York	10601	407-444-4214
60801	American Public Life Insurance Company	Po Box 925	Jackson	Mississippi	39205-0925	601-936-6600
67679	American Republic Corp Insurance Company	Po Box 14510	Des Moines	Iowa	50306-9510	515-245-2393
60836	American Republic Insurance Company	Po Box 1	Des Moines	Iowa	50334-0001	515-245-2393
88366	American Retirement Life Insurance Company	Po Box 26580	Austin	Texas	78755	512-451-2224
42978	American Security Insurance Company	260 Interstate N Circle Se	Atlanta	Georgia	30339-2210	770-763-1000
17965	American Sentinel Insurance Company	Po Box 3153	Harrisburg	Pennsylvania	17105	717-657-9671
84697	American Specialty Health Insurance Company	10221 Wateridge Circle	San Diego	California	92121	858-754-2000
19704	American States Insurance Company	175 Berkeley Street	Boston	Massachusetts	02116	617-357-9500
92649	American Underwriters Life Insurance Company	1035 S 183rd St	Goddard	Kansas	67052	316-794-2200
60895	American United Life Insurance Company	Po Box 368	Indianapolis	Indiana	46206-0368	317-285-1877
61999	Americo Financial Life And Annuity Insurance Compa	Po Box 410288	Kansas City	Missouri	64141-0288	816-391-2000
61301	Ameritas Life Insurance Corp	P O Box 81889	Lincoln	Nebraska	68501-9981	402-467-1122
27928	Amex Assurance Company	20022 N 31st Ave Mc08-01-20	Phoenix	Arizona	85027	623-492-3038
72222	Amica Life Insurance Company	Po Box 6008	Providence	Rhode Island	02940-9975	800-652-6422
93661	Annuity Investors Life Insurance Company	Po Box 5423	Cincinnati	Ohio	45201-5423	513-357-3300
28207	Anthem Insurance Companies Inc	120 Monument Circle	Indianapolis	Indiana	46204-4902	317-488-6000
61069	Anthem Life Insurance Company	120 Monument Circle	Indianapolis	Indiana	46204	262-523-2439
11150	Arch Insurance Company	300 Plaza Three 3rd Floor	Jersey City	New Jersey	07311	201-743-4000
11558	Assuranceamerica Insurance Company	5500 Interstae N Parkway Suite 600	Atlanta	Georgia	30328	770-952-0200
56499	Assured Life Association	8000 East Maplewood Ave Ste 105	Greenwood Village	Colorado	80111	303-792-9777
71439	Assurity Life Insurance Company	Po Box 82533	Lincoln	Nebraska	68501-2533	402-476-6500
68039	Athene Annuity & Life Assurance Company Of New Yo	69 Lydecker Street	Nyack	New York	10960-2199	800-926-7599
61492	Athene Annuity & Life Assurance Company	400 Brookfield Parkway	Greenville	South Caroli	29615	864-609-1000
61689	Athene Annuity And Life Company	7700 Mills Civic Parkway	West Des Moines	Iowa	50266-3862	515-342-3408
61093	Atlanta Life Insurance Company	100 Auburn Avenue Ne	Atlanta	Georgia	30303	404-654-8825
27154	Atlantic Specialty Insurance Company	150 Royall Street	Canton	Massachusetts	02021	781-332-7000
74900	Aurigen Reinsurance Company Of America	Two Bridge Ave Suite 111	Austin	Texas	78735	732-212-6860

LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
61182	Aurora National Life Assurance Company	175 King Street	Armonk	New York	10504	800-265-2652
84522	Auto Club Life Insurance Company	17900 N Laurel Park Dr	Livonia	Michigan	48152	734-779-2600
61190	Auto Owners Life Insurance Company	Po Box 30660	Lansing	Michigan	48909-8160	517-323-1200
68365	Axa Corporate Solutions Life Reinsurance Company	525 Washington Boulevard 32nd Floor	Jersey City	New Jersey	07310-1606	201-743-7217
62880	Axa Equitable Life And Annuity Company	1290 Ave Of Americas 11th Fl	New York	New York	10104	201-743-5159
62944	Axa Equitable Life Insurance Company	1290 Ave Of Americas 11th Fl	Ny	New York	10104	212-554-1234
37273	Axis Insurance Company	11680 Great Oaks Way St 500	Alpharetta	Georgia	30022	678-746-9400
68160	Balboa Life Insurance Company	400 Robert Street North A6-5678	St Paul	Minnesota	55101-2098	651-665-5678
61212	Baltimore Life Insurance Company The	Po Box 1050	Owings Mills	Maryland	21117-6050	410-581-6600
61239	Bankers Fidelity Life Insurance Company	Po Box 105185	Atlanta	Georgia	30348-5185	404-266-5600
61263	Bankers Life And Casualty Company	111 East Wacker Drive Suite 2100	Chicago	Illinois	60601	312-396-6000
81043	Bankers Life Insurance Company	Po Box 15707	St Petersburg	Florida	33733-5707	727-823-4000
71013	Bankers Reserve Life Insurance Company Of Wisconsin	7700 Forsyth Blvd	St Louis	Missouri	63105	314-505-6143
94250	Banner Life Insurance Company	3275 Bennett Creek Ave	Frederick	Maryland	21704	301-279-4800
38245	Bcs Insurance Company	2 Mid Ameri Ca Plaza Suite 200	Oakbrook Terrace	Illinois	60181-4712	630-472-7700
61395	Beneficial Life Insurance Company	Po Box 45654	Salt Lake City	Utah	84145-0654	801-933-1231
64890	Berkley Life And Health Insurance Company	475 Steamboat Rd	Greenwich	Connecticut	06830	855-443-9810
62345	Berkshire Hathaway Life Insurance Company Of Nebraska	3024 Harney Street	Omaha	Nebraska	68131	402-916-3000
71714	Berkshire Life Insurance Company Of America	700 South St	Pittsfield	Massachusetts	02101	413-499-4321
90638	Best Life And Health Insurance Company	Po Box 19721	Irvine	California	92713-9721	949-253-4080
47171	Blue Cross And Blue Shield Of Kansas City	P O Box 419169	Kansas City	Missouri	64141-6169	816-395-2768
61476	Boston Mutual Life Insurance Company	120 Royall St	Canton	Massachusetts	02021-1028	781-770-0303
93432	C M Life Insurance Company	1295 State St	Springfield	Massachusetts	01111-0001	413-788-8411
81000	Cambridge Life Insurance Company	3200 Highland Ave 3rd Fl	Downers Grove	Illinois	60515	630-737-7900
80659	Canada Life Assurance Company	8525 E Orchard Road 712	Greenwood Village	Colorado	80111	303-737-3000
61573	Capital Reserve Life Insurance Company	8101 O St Ste 5111	Lincoln	Nebraska	68510	402-489-8266
10472	Capitol Indemnity Corporation	Po Box 5900	Madison	Wisconsin	53705-0900	608-829-4200
61581	Capitol Life Insurance Company	1605 Lbj Freeway, Ste 710	Dallas	Texas	75234	469-522-4400
12567	Care Improvement Plus South Central Insurance Company	351 West Camden Street, Suite 100	Baltimore	Maryland	21201	410-625-2200
69647	Catamaran Insurance Of Ohio Inc	Legal Department	Schaumburg	Illinois	60173	800-282-3232
11255	Caterpillar Insurance Company	Po Box 340001	Nashville	Tennessee	37203-0001	615-341-8147
11997	Caterpillar Life Insurance Company	2120 West End Ave	Nashville	Tennessee	37203	615-341-8147
56030	Catholic Financial Life	1100 West Wells St	Milwaukee	Wisconsin	53233-2316	414-273-6266
57770	Catholic Holy Family Society	Po Box 2909	Joliet	Illinois	60434	815-725-5880
57487	Catholic Order Of Foresters	Po Box 3012	Naperville	Illinois	60566-7012	630-983-4900
19518	Catlin Insurance Company Inc	3340 Peachtree Rd Ne Ste 2950	Atlanta	Georgia	30326	404-443-4910
80799	Celtic Insurance Company	233 S Wacker Dr Ste 700	Chicago	Illinois	60606-6393	312-332-5401
61727	Central Reserve Life Insurance Company	11200 Lakeline Blvd Ste 100	Austin	Texas	78717	512-451-2224
61735	Central Security Life Insurance Co	Po Box 833879	Richardson	Texas	75081	972-699-2770
61751	Central States Health & Life Co Of Omaha	Po Box 34350	Omaha	Nebraska	68134-0350	402-397-1111
34274	Central States Indemnity Company Of Omaha	Po Box 34888	Omaha	Nebraska	68134-0888	402-997-8000
61883	Central United Life Insurance Company	10700 Northwest Freeway, 3rd Fl	Houston	Texas	77092	713-529-0045
80896	Centre Life Insurance Company	165 Broadway 33rd Fl	New York	New York	10006-1404	212-859-2640
62383	Centurion Life Insurance Company	800 Walnut St	Des Moines	Iowa	50309-3636	515-557-7020
94447	Century Life Assurance Company	Po Box 9510	Wichita	Kansas	67277-0510	316-794-2200
61808	Charter National Life Insurance Co	3075 Sanders Rd #h1a	Northbrook	Illinois	60062	847-402-5000
61824	Cherokee National Life Insurance Company	Po Box 6097	Macon	Georgia	31213-1399	478-477-0400
61832	Chesapeake Life Insurance Company The	9151 Boulevard 26	North Richland Hills	Texas	76180	817-255-3100
61859	Christian Fidelity Life Insurance Co	2721 North Central Ave	Phoenix	Arizona	85004	602-263-6666
61875	Church Life Insurance Corporation	19 East 34th Street	New York	New York	10016	212-592-1823
71463	Cica Life Insurance Company Of America	Po Box 149151	Austin	Texas	78752	512-837-7100
67369	Cigna Health And Life Insurance Company	900 Cottage Grove Rd Routing B6lpa	Hartford	Connecticut	06152	860-226-6000
64548	Cigna Life Insurance Company Of New York	Two Liberty Pl, T118a	Philadelphia	Pennsylvania	19192	215-761-1000
76236	Cincinnati Life Insurance Company The	Po Box 145496	Cincinnati	Ohio	45250-5496	513-870-2000
61921	Citizens Security Life Ins Co	Po Box 436149	Louisville	Kentucky	40253-6149	502-244-2420
20532	Clarendon National Insurance Company	411 5th Avenue Floor 5	New York	New York	10016	212-790-9715
62626	Cmfg Life Insurance Company	P O Box 391	Madison	Wisconsin	53701-0391	608-238-5851
62049	Colonial Life & Accident Insurance Company	Po Box 1365	Columbia	South Carolina	29202	803-798-7000
62065	Colonial Penn Life Insurance Company	399 Market Street	Philadelphia	Pennsylvania	19106	215-928-8000
84786	Colorado Bankers Life Ins Co	5990 Greenwood Plaza Blvd	Greenwood Village	Colorado	80111	(303)220-8500
76023	Columbian Life Insurance Company	Vestal Pkwy E Po Box 1381	Binghamton	New York	13902	607-724-2472
62103	Columbian Mutual Life Insurance Co	Vestal Pkwy E Po Box 1381	Binghamton	New York	13902	607-724-2472
99937	Columbus Life Insurance Company	400 E 4th St	Cincinnati	Ohio	45202-3302	513-361-6700
62146	Combined Insurance Co Of America	1000 N Milwaukee Ave 6th Floor	Glenview	Illinois	60025	866-445-8872
81426	Commercial Travelers Mutual Insurance Company	70 Genesee St	Utica	New York	13502-3502	608-443-5148
84824	Commonwealth Annuity And Life Insurance Company	132 Turnpike Road Ste 210	Southborough	Massachusetts	01772	508-460-2400
92681	Community Health Plan Insurance Company	137 N Belt Highway	St Joseph	Missouri	64506	816-271-7925
77828	Companion Life Insurance Company	Po Box 100102	Columbia	South Carolina	29202	803-735-1251
60984	Compbenefits Insurance Company	Po Box 740036	Louisville	Kentucky	40201-7436	502-580-1000
62308	Connecticut General Life Ins Co	Two Liberty Pl, T118a	Philadelphia	Pennsylvania	19192	215-761-1000
65900	Conseco Life Insurance Co	11815 N Pennsylvania Street	Carmel	Indiana	46032	317-817-6400
62359	Constitution Life Insurance Company	Po Box 958465	Lake Mary	Florida	32795-8465	407-444-4214
62375	Consumers Life Insurance Company	2060 East 9th Street M7:01-7b-5370	Cleveland	Ohio	44115	216-687-7000
71730	Continental American Insurance Company	P O Box 427	Columbia	South Carolina	29202	803-256-6265
62413	Continental Assurance Company	333 S Wabash 28th Fl	Chicago	Illinois	60604	312-822-5000
20443	Continental Casualty Company	333 S Wabash 28fl	Chicago	Illinois	60604	312-822-5000
71404	Continental General Insurance Company	11200 Lakeline Blvd Ste 100	Austin	Texas	78755-0580	513-357-3300
68500	Continental Life Ins Co Of Brentwood Tennessee	800 Crescent Centre Dr Suite 200	Franklin	Tennessee	37067	800-264-4000
78301	Corvesta Life Insurance Company	4415 Pheasant Ridge Road	Roanoke	Virginia	24014	800-842-0875
94218	Country Investors Life Assurance Company	Po Box 2100	Bloomington	Illinois	61701-2100	309-821-3000
62553	Country Life Insurance Company	Po Box 2100	Bloomington	Illinois	61701-2100	309-821-3000
81973	Coventry Health And Life Insurance Company	6705 Rockledge Dr Ste 900	Bethesda	Maryland	20817-1814	717-671-2474

LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
60040	Cox Health Systems Insurance Company	Po Box 5750	Springfield	Missouri	65801-5750	417-269-6762
56634	Croatian Fraternal Union Of America	100 Delaney Dr	Pittsburgh	Pennsylvania	15235-5416	412-843-0380
56138	Csa Fraternal Life	Po Box 249	Lombard	Illinois	60148	630-472-0500
82880	Csi Life Insurance Company	Po Box 34888	Omaha	Nebraska	68134-0888	402-997-8000
71129	Dearborn National Life Insurance Company	701 E 22nd Street Attn Michael Hartman	Lombard	Illinois	60148	800-348-4512
57088	Degree Of Honor Protective Assoc	287 W Lafayette Frontage Rd Suite 200	St Paul	Minnesota	55107-3464	651-228-7600
62634	Delaware American Life Insurance Company	Po Box 1889	Wilmington	Delaware	19889	813-983-4100
81396	Delta Dental Insurance Company	One Deltal Drive	Mechanicsburg	Pennsylvania	17055	717-766-8500
73474	Dentegra Insurance Company	One Delta Drive	Mechanicsburg	Pennsylvania	17055	717-766-8500
97705	Direct General Life Insurance Company	1281 Murfreesboro Rd	Nashville	Tennessee	37217	615-399-4700
71919	Direct Life Insurance Company	1281 Murfreesboro Rd	Nashville	Tennessee	37217	404-266-5600
67636	Dsm Usa Insurance Company Inc	465 Medford St	Boston	Massachusetts	02129	617-886-1000
13183	Eagle Life Insurance Company	6000 Westown Parkway	West Des Moines	Iowa	50266	515-221-0002
84174	Elco Mutual Life And Annuity	916 Sherwood Drive	Lake Bluff	Illinois	60044-2285	847-295-6000
62928	Emc National Life Company	Po Box 9202	Des Moines	Iowa	50306-9202	515-237-2000
88595	Emphesys Insurance Company	Po Box 740036	Louisville	Kentucky	40201-7436	502-580-1000
21458	Employers Insurance Company Of Wausau	175 Berkley St Mail	Boston	Massachusetts	02117	617-357-9500
68276	Employers Reassurance Corporation	7101 College Blvd Suite 1400	Overland Park	Kansas	66210	913-982-3700
12747	Envision Insurance Company	2181 E Aurora Rd	Twinsburg	Ohio	44087	330-405-8089
64149	Epic Life Insurance Company The	Po Box 14196	Madison	Wisconsin	53714	608-221-6882
62952	Equitable Life & Casualty Insurance Company	Po Box 2460	Salt Lake City	Utah	84110-2460	801-579-3488
62510	Equitrust Life Insurance Company	7100 Westown Parkway Suite 200	West Des Moines	Iowa	50266	877-249-3694
60025	Express Scripts Insurance Company	One Express Way Mailstop Hq3w03	St Louis	Missouri	63121	800-332-5455
70742	Family Benefit Life Insurance Company	7633 E 63rd Place Suite 230	Tulsa	Oklahoma	74133	918-249-2438
77968	Family Heritage Life Insurance Company Of America	Po Box 470608	Cleveland	Ohio	44147-9998	440-922-5200
63053	Family Life Insurance Company	2727 Allen Pkwy Ste 500	Houston	Texas	77019-2115	713-529-0045
74004	Family Service Life Insurance Company	7 Hanover Sq Mail St H17j	New York	New York	10004	212-598-8829
63118	Farm Bureau Life Insurance Company Of Missouri	Po Box 658	Jefferson City	Missouri	65102-0658	573-893-1400
13897	Farmers Mutual Hail Insurance Company Of Iowa	6785 Westown Pkwy	West Des Moines	Iowa	50266-7732	855-364-3276
63177	Farmers New World Life Insurance Company	3003 77th Ave Se	Mercer Island	Washington	98040	206-236-7967
20281	Federal Insurance Company	15 Mountain View Rd	Warren	New Jersey	07059	317-321-6000
63223	Federal Life Insurance Company (Mutual)	3750 West Deerfield Rd	Riverwoods	Illinois	60015-3598	847-520-1900
63258	Federated Life Insurance Company	121 E Park Square	Owatonna	Minnesota	55060	507-455-5200
13935	Federated Mutual Insurance Company	121 E Park Square	Owatonna	Minnesota	55060-3046	507-455-5200
63274	Fidelity & Guaranty Life Insurance Company	1001 Fleet St	Baltimore	Maryland	21202	410-895-0100
93696	Fidelity Investments Life Insurance Company	100 Salem Street Mail Zone 02n	Smithfield	Rhode Island	02917	801-537-2070
63290	Fidelity Life Association A Legal Reserve Life Ins	8700 W Bryn Mawr Avenue Suite 900s	Chicago	Illinois	60631	312-379-2397
71870	Fidelity Security Life Insurance Company	Po Box 418131	Kansas City	Missouri	64141-9131	816-756-1060
71455	Financial American Life Insurance Company	Po Box 77-0250	Miami	Florida	33177-0250	305-234-1771
21873	Firemans Fund Insurance Company	777 San Marin Drive	Novato	California	94998-0001	415-899-2000
69140	First Allmerica Financial Life Insurance Company	132 Trunpike Road Suite 210	Southborough	Massachusetts	01772	508-460-2400
11591	First Berkshire Hathaway Life Insurance Company	3024 Harney St	Omaha	Nebraska	68131-3580	718-803-7878
56332	First Catholic Slovak Ladies Association Of The Un	24950 Chagrin Blvd	Beachwood	Ohio	44122-5634	800-464-4642
56340	First Catholic Slovak Union Of The United States O	6611 Rockside Rd	Independence	Ohio	44131-2398	216-642-9406
64696	First Continental Life & Accident Insurance Compan	101 Parklane Blvd Suite 301	Sugarland	Texas	77478	281-313-7150
84034	First Guaranty Insurance Company	Po Box 848	Ashdown	Arkansas	71822-0848	870-898-5191
90328	First Health Life & Health Insurance Company	3200 Highland Ave	Downers Grove	Illinois	60515	630-737-7900
63495	First Investors Life Insurance Company	110 Wall Street	New York	New York	10005	732-510-4230
67652	First Penn-Pacific Life Insurance Company	1300 South Clinton Street	Fort Wayne	Indiana	46802	800-323-1746
91642	Forethought Life Insurance Company	One Forethought Center	Batesville	Indiana	47006	317-223-2700
62324	Freedom Life Insurance Company Of America	3100 Burnett Plz	Fort Worth	Texas	76102	817-878-3300
99775	Funeral Directors Life Insurance Co	6550 Directors Prkwy	Abilene	Texas	79606	325-695-3412
63657	Garden State Life Insurance Company	2450 S Shore Blvd	League City	Texas	77573-2997	409-766-6027
56685	Gbu Financial Life	4254 Clairton Blvd	Pittsburgh	Pennsylvania	15227-2612	800-765-4428
63665	General American Life Insurance Company	18210 Crane Nest Dr 3rd Fl	Tampa	Florida	33647	314-843-8700
93521	General Fidelity Life Insurance Co	200 S College Street Nc1-014-11-38	Charlotte	North Carolina	28255	980-386-3640
97071	Generali Usa Life Reassurance Company	11625 Rosewood Street	Leawood	Kansas	66211	913-901-4650
73504	Generation Life Insurance Company	Po Box 459	Columbia	Tennessee	38401-2266	931-388-7872
65536	Genworth Life And Annuity Insurance Company	6604 W. Broad St	Richmond	Virginia	23230	804-662-2400
70025	Genworth Life Insurance Company	6604 W Broad St	Richmond	Virginia	23230	804-662-2400
70939	Gerber Life Insurance Company	1311 Mamaroneck Avenue	White Plains	New York	10605	914-272-4056
56154	Gleaner Life Insurance Society	Po Box 1894	Adrian	Michigan	56154	517-263-2244
91472	Globe Life And Accident Insurance Company	204 N Robinson	Oklahoma City	Oklahoma	73102	972-569-3744
62286	Golden Rule Insurance Company	7440 Woodland Drive	Indianapolis	Indiana	46278-1719	317-290-8100
22063	Government Employees Insurance Co	One Geico Plaza	Washington	District Of Co	20076-0001	301-986-2669
63967	Government Personnel Mutual Life Insurance Company	Po Box 659567	San Antonio	Texas	78265-9567	210-357-2222
71218	Grange Life Insurance Company	Po Box 1218	Columbus	Ohio	43216-1218	614-445-2900
16691	Great American Insurance Company	301 E Fourth St	Cincinnati	Ohio	45202-4201	513-369-5000
63312	Great American Life Insurance Company	Po Box 5420	Cincinnati	Ohio	45201-5420	513-357-3300
90212	Great Southern Life Insurance Company	Po Box 410288	Kansas City	Missouri	64141-0288	816-391-2000
80705	Great West Life Assurance Company	8515 Orchard Road 7t2	Greenwood Village	Colorado	80111	303-737-3000
71480	Great Western Insurance Company	Po Box 3428	Ogden	Utah	84409-1428	801-689-1415
68322	Great-West Life & Annuity Insurance Company	8515 East Orchard Road 7t2	Greenwood Village	Colorado	80111	303-737-3000
64211	Guarantee Trust Life Insurance Company	1275 Milwaukee Ave	Glenview	Illinois	60025-2489	847-699-0600
64238	Guaranty Income Life Insurance Company	Po Box 2231	Baton Rouge	Louisiana	70821	225-383-0355
78778	Guardian Insurance & Annuity Company Inc	7 Hanover Square, Mail Station H23c	New York	New York	10004	212-598-8829
64246	Guardian Life Insurance Company Of America	7 Hanover Sq Mail St H17j	New York	New York	10004	212-598-8829
83607	Guggenheim Life And Annuity Company	401 Pennsylvania Parkway Suite 300	Indianapolis	Indiana	46280	317-396-9950
70815	Hartford Life And Accident Insurance Company	200 Hopmeadow St	Simsbury	Connecticut	06089	860-547-5000
71153	Hartford Life And Annuity Insurance Company	200 Hopmeadow St	Simsbury	Connecticut	06089	860-547-5000
88072	Hartford Life Insurance Company	200 Hopmeadow Street	Simsburg	Connecticut	06089	860-547-5000
92711	Hcc Life Insurance Company	225 Townpark Drive Ste 350	Kennesaw	Georgia	30144-5885	770-973-9851

LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
78611	Hcsc Insurance Services Company	300 East Randolph Street	Chicago	Illinois	60601	312-653-6000
70670	Health Care Service Corporation	300 E Randolph	Chicago	Illinois	60601-5099	312-653-6000
66141	Health Net Life Insurance Company	21281 Burbank Blvd B3	Woodland Hills	California	91367-0000	818-676-8256
92908	Healthmarkets Insurance Company	9151 Blvd 26	North Richland Hills	Texas	76180	817-255-3100
12902	Healthspring Life & Health Insurance Company Inc	2900 N Loop W Ste 1300	Houston	Texas	77092	615-291-7000
78972	Healthy Alliance Life Insurance Company	1831 Chestnut	St Louis	Missouri	63103	262-523-2439
66214	Heartland National Life Insurance Company	Po Box 2878	Salt Lake City	Utah	84110-2878	816-478-0120
64394	Heritage Life Insurance Company	7111 Valley Green Road	Fort Washington	Pennsylvania	19034	317-396-9956
62421	Heritage Union Life Insurance Company	187 Danbury Road Riverview Bldg 3rd Fl	Wilton	Connecticut	06897-4122	203-762-4486
71768	Hm Health Insurance Company	120 Fifth Ave Suite 954	Pittsburgh	Pennsylvania	15222	412-544-6902
93440	Hm Life Insurance Company	Po Box 535061	Pittsburgh	Pennsylvania	15253-5061	800-328-5433
64505	Homesteaders Life Company	Po Box 1756	Des Moines	Iowa	50306-1756	515-440-7777
64513	Horace Mann Life Insurance Company	1 Horace Mann Plaza	Springfield	Illinois	62715-0001	217-789-2500
60052	Humana Benefit Plan Of Illinois Inc	Po Box 740036	Louisville	Kentucky	40201-7436	502-580-1000
73288	Humana Insurance Company	Po Box 740036	Louisville	Kentucky	40201-7436	502-580-1000
70580	Humanadental Insurance Company	Po Box 740036	Louisville	Kentucky	40201-7436	502-580-1000
91693	Ia American Life Insurance Company	Po Box 27650	Scottsdale	Arizona	85255	480-473-5540
97764	Idealife Insurance Company	120 Long Ridge Road	Stamford	Connecticut	06902	203-352-3000
64580	Illinois Mutual Life Insurance Company	300 S W Adams St	Peoria	Illinois	61634-0001	309-674-8255
35408	Imperium Insurance Company	800 Gessner Suite 600	Houston	Texas	77024	713-935-4830
26581	Independence American Insurance Company	485 Madison Ave 14 Fl	New York	New York	10022	212-355-4141
64602	Independence Life And Annuity Company	One Sun Life Executive Park Sc3318	Wellesley Hills	Massachusetts	02481	781-416-7122
58068	Independent Order Of Foresters The	789 Don Mills Rd	Don Mills Ont Canada	Canada	M3C 1T9	416-429-3000
81779	Individual Assurance Company Life Health & Acciden	2400 West 75th St	Prairie Village	Kansas	66208-3509	913-432-1451
14406	Industrial Alliance Insurance And Financial Servic	17550 N Perimeter Dr Suite 210	Scottsdale	Arizona	85255	480-473-5540
86509	Ing Life Insurance And Annuity Company	5780 Powers Ferry Road Nw	Atlanta	Georgia	30327-4390	860-580-4646
80942	Ing Usa Annuity And Life Insurance Company	1475 Dunwoody Dr	West Chester	Pennsylvania	19380	515-698-7000
22713	Insurance Company Of North America	Po Box 1000	Philadelphia	Pennsylvania	19106	215-640-5259
19429	Insurance Company Of The State Of Pennsylvania	175 Water St 18th Fl	New York	New York	10038	212-770-7000
10922	Insuremax Insurance Company	Po Box 607	Newburgh	Indiana	47629-0607	812-858-4100
74780	Integrity Life Insurance Company	400 Broadway	Cincinnati	Ohio	45202-3341	513-629-1800
64831	Intramercia Life Insurance Company	100 Motor Pkwy Ste 132	Hauptpage	New York	11788	631-357-8923
85189	Investors Consolidated Insurance Company	2727 Allen Pkwy Worthan Twr Ste 500	Houston	Texas	77019	713-529-0045
64904	Investors Heritage Life Insurance Company	Po Box 717	Frankfort	Kentucky	40602-0717	502-223-2361
63487	Investors Life Insurance Company Of North America	Po Box 410288	Kansas City	Missouri	64141-0288	816-391-2000
89958	J M I C Life Insurance Company	500 Jim Moran Blvd	Deerfield Beach	Florida	33442	954-429-2375
65056	Jackson National Life Insurance Company	1 Corporate Way	Lansing	Michigan	48951	517-381-5500
11630	Jefferson Insurance Company	2950 Mayland Drive	Richmond	Virginia	23233	800-497-4602
64017	Jefferson National Life Insurance Company	10350 Ormsby Park Place	Louisville	Kentucky	40223	502-587-7626
65080	John Alden Life Insurance Company	Po Box 3050	Milwaukee	Wisconsin	53203	414-299-6780
93610	John Hancock Life & Health Insurance Company	Po Box 717	Boston	Massachusetts	02117-0717	617-663-3000
65838	John Hancock Life Insurance Company (Usa)	Po Box 111, B-5-4	Boston	Massachusetts	02117	617-663-3000
60053	Kaiser Permanente Insurance Company	300 Lakeside Dr 26th Floor	Oakland	California	94612	877-847-7572
65110	Kanawha Insurance Company	Po Box 740036	Louisville	Kentucky	40201-7436	803-283-5300
65129	Kansas City Life Insurance Company	Po Box 219139	Kansas City	Missouri	64121-9139	816-753-7000
58033	Knights Of Columbus	One Columbus Plaza	New Haven	Connecticut	06510-3326	203-752-4000
65242	Lafayette Life Insurance Company The	400 Broadway M532	Cincinnati	Ohio	45202-3341	513-362-4900
82252	Landmark Life Insurance Company	5750 Cr 225	Brownwood	Texas	76801	325-646-6579
74799	Leaders Life Insurance Company	Po Box 35768	Tulsa	Oklahoma	74153	918-254-0200
71595	Lewer Life Insurance Company	Po Box 32395	Kansas City	Missouri	64171-5395	816-753-4390
65315	Liberty Life Assurance Company Of Boston	175 Berkeley Street	Boston	Massachusetts	02117	603-749-2600
65331	Liberty National Life Insurance Company	Attn Finanical Reporting	Mckinney	Texas	75070	972-569-3744
65498	Life Insurance Company Of North America	Two Liberty Pl, T118a	Philadelphia	Pennsylvania	19192	215-761-1000
65528	Life Insurance Company Of The Southwest	1 National Life Dr	Montpelier	Vermont	05604	802-229-3333
97691	Life Of The South Insurance Company	Po Box 44130	Jacksonville	Florida	32202	904-407-1097
91898	Lifecare Assurance Company	Po Box 4243	Woodland Hills	California	91365-4243	818-887-4436
77720	Lifeseure Insurance Company	10559 Citation Dr Ste 300	Brighton	Michigan	48116	810-220-7700
99724	Lifeshield National Insurance Co	Po Box 18223	Oklahoma City	Oklahoma	73154-0223	405-236-2640
65595	Lincoln Benefit Life Company	3075 Sanders Rd #h1a	Northbrook	Illinois	60062	800-525-9287
65927	Lincoln Heritage Life Insurance Company	4343 East Camelback Road Ste 400	Phoenix	Arizona	85018-2758	602-957-1650
62057	Lincoln Life & Annuity Company Of New York	100 Madison St Suite 1860	Syracuse	New Jersey	13202-2802	315-428-8400
65676	Lincoln National Life Insurance Company	1300 South Clinton Street	Fort Wayne	Indiana	46802	260-455-2000
76694	London Life Reinsurance Company	Po Box 1120	Blue Bell	Pennsylvania	19422-0778	215-542-7200
68446	Longevity Insurance Company	5801 Sw 6th Avenue	Topeka	Kansas	66636-0001	800-223-2440
65722	Loyal American Life Insurance Company	Po Box 559004	Austin	Texas	78755-9004	512-451-2224
65758	Loyal Christian Benefit Association	Po Box 13005	Erie	Pennsylvania	16514-1305	814-453-4331
65781	Madison National Life Insurance Company Inc	1241 John Q Hammonds Dr	Madison	Wisconsin	53717	800-356-9601
61018	Magna Insurance Company	Po Box 690	Saint Rose	Louisiana	70087-0690	714-671-3951
60321	Mamsi Life And Health Insurance Company	800 King Farm Blvd Suite 600	Rockville	Maryland	20850	952-979-6134
65870	Manhattan Life Insurance Company	2727 Allen Pkwy	Houston	Texas	77019-2115	212-582-2819
67083	Manhattan National Life Insurance Company	Po 5420	Cincinnati	Ohio	45201-5420	513-357-3300
38970	Markel Insurance Company	4600 Cox Rd	Glen Allen	Virginia	23060	847-572-6000
87394	Marquette Indemnity & Life Insurance Company	13421 Manchester Road Suite 204	St Louis	Missouri	63131	314-909-9100
71072	Marquette National Life Insurance Company	1001 Heathrow Park Lane Ste 5001	Lake Mary	Florida	32746	407-444-4214
65935	Massachusetts Mutual Life Insurance Company	1295 State St	Springfield	Massachusetts	01111-0001	413-788-8411
69515	Medamerica Insurance Company	Po Box 41930	Rochester	New York	14604-0620	585-238-4659
63762	Medco Containment Life Insurance Company	100 Parsons Pond Dr Bldg F3	Franklin Lakes	New Jersey	07417-2603	717-691-4156
74322	Medical Benefits Mutual Life Ins Co	Po Box 1009	Newark	Ohio	43055	740-522-8425
79987	Medico Corp Life Insurance Company	Po Box 10482	Des Moines	Iowa	50306	515-245-2393
31119	Medico Insurance Company	Po Box 10386	Des Moines	Iowa	50306-0386	515-245-2393
97055	Mega Life And Health Insurance Company The	9151 Boulevard 26	North Richland Hills	Texas	76180	817-255-3100
94587	Members Health Insurance Company	Po Box 1801	Columbia	Tennessee	38402-1801	931-388-7872

LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
86126	Members Life Insurance Company	Po Box 391	Madison	Wisconsin	53705	608-238-5851
65951	Merit Life Insurance Co	Po Box 39	Evansville	Indiana	47701-0039	800-325-2147
87726	Metlife Insurance Company Of Connecticut	18210 Crane Nest Drive/3rd Fl	Tampa	Florida	33647	813-983-4100
93513	Metlife Investors Insurance Company	18210 Crane Nest Dr 3rd Fl	Tampa	Florida	33647	813-983-4100
61050	Metlife Investors Usa Insurance Company	18210 Crane Nest Dr 3rd Fl	Tampa	Florida	33647	813-983-4100
65978	Metropolitan Life Insurance Company	18210 Crane Nest Dr 3rd Fl	Tampa	Florida	33647	212-578-2211
97136	Metropolitan Tower Life Insurance Company	18210 Crane Nest Dr 3rd Fl	Tampa	Florida	33647	813-983-4100
66044	Midland National Life Insurance Company	One Sammons Plaza	Sioux Falls	South Dakota	57193	605-373-2496
66087	Midwest National Life Insurance Company Of Tennessee	9151 Boulevard 26	North Richland Hills	Texas	76180	817-255-3100
66109	Midwestern United Life Insurance Company	5780 Powers Ferry Rd Nw	Atlanta	Georgia	30327-4390	770-980-5100
66168	Minnesota Life Insurance Company	400 North Robert St	St Paul	Minnesota	55101-2098	651-665-4284
76040	Missouri Valley Life And Health Insurance Company	2301 Main	Kansas City	Missouri	64108-2428	816-395-2750
70416	Mml Bay State Life Insurance Company	1295 State St	Springfield	Massachusetts	01111	413-788-8411
57541	Modern Woodmen Of America	1701 1st Ave	Rock Island	Illinois	61201-8724	309-786-6481
81442	Monitor Life Insurance Company Of New York	Commerical Travelers Bldg	Utica	New York	13502-3587	601-956-2028
66281	Monumental Life Insurance Company	4333 Edgewood Rd Ne	Cedar Rapids	Iowa	52499-3210	319-355-8511
66370	Mony Life Insurance Company	1290 Avenue Of The Americas	New York	New York	10104	800-487-6669
78077	Mony Life Insurance Company Of America	1290 Avenue Of The Americas	New York	New York	10104	201-743-5132
13331	Motorists Commercial Mutual Insurance Company	471 E Broad St	Columbus	Ohio	43215	614-225-8211
80020	Mountain Life Insurance Company	Po Box 240	Alcoa	Tennessee	37701-0240	865-970-2800
66427	Mtl Insurance Company	1200 Jorie Blvd	Oak Brook	Illinois	60521-2239	630-684-5383
88668	Mutual Of America Life Insurance Company	320 Park Ave 8th Fl	New York	New York	10022	212-224-1879
71412	Mutual Of Omaha Insurance Company	Mutual Of Omaha Plaza	Omaha	Nebraska	68175	402-342-7600
61409	National Benefit Life Insurance Company	One Court Square 44th Floor	Long Island City	New York	11120-0001	718-248-8000
11991	National Casualty Company	One W Nationwide Blvd Dspf-76	Columbus	Ohio	43215-2220	614-249-1545
57568	National Catholic Society Of Foresters	320 South School St	Mt Prospect	Illinois	60056	847-342-4500
66540	National Farmers Union Life Insurance Company	Po Box 410288	Kansas City	Missouri	64141-0288	816-391-2000
98205	National Foundation Life Insurance Company	3100 Burnett Plaza	Fort Worth	Texas	76102	817-878-3300
66583	National Guardian Life Insurance Company	Po Box 1191	Madison	Wisconsin	53701-1191	608-443-5148
82538	National Health Insurance Company	Po Box 3199 Mc 1214	Winston Salem	North Carolina	27102-3199	336-435-2000
66680	National Life Insurance Company	1 National Life Dr	Montpelier	Vermont	05604	802-229-3333
87963	National Teachers Associates Life Insurance Company	P O Box 802207	Dallas	Texas	75380	972-532-2143
19445	National Union Fire Insurance Company Of Pittsburgh	175 Water St 18th Fl	New York	New York	10038	212-770-7000
66850	National Western Life Insurance Company	850 East Anderson Lane	Austin	Texas	78752	512-836-1010
92657	Nationwide Life And Annuity Insurance Company	One West Nationwide Plaza	Columbus	Ohio	43215	800-882-2822
66869	Nationwide Life Insurance Company	One West Nationwide Blvd	Columbus	Ohio	43215	800-882-2822
23787	Nationwide Mutual Insurance Company	One W Nationwide Blvd	Columbus	Ohio	43215-2220	614-249-1545
91626	New England Life Insurance Company	18210 Crane Nest Dr 3rd Fl	Tampa	Florida	33647	813-983-4100
69698	New Era Life Insurance Company Of The Midwest	11720 Katy Freeway Suite 1700	Houston	Texas	77079	281-368-7200
91596	New York Life Insurance And Annuity Corporation	51 Madison Ave	New York	New York	10010	212-576-7210
66915	New York Life Insurance Company	51 Madison Avenue, Room 252	New York	New York	10010-1655	212-576-7000
81264	Nippon Life Insurance Company Of America	655 3rd Avenue 16th Floor	New York	New York	10017	212-909-0745
66974	North American Company For Life And Health Insurance	4350 Westown Parkway	West Des Moines	Iowa	50266	605-373-2496
68349	North American Insurance Company	2721 North Central Avenue	Phoenix	Arizona	85004-1172	602-263-6666
69000	Northwestern Long Term Care Insurance Company	720 E Wisconsin Ave	Milwaukee	Wisconsin	53202	414-661-2510
67091	Northwestern Mutual Life Insurance Company	720 E Wisconsin Ave	Milwaukee	Wisconsin	53202-4703	414-271-1444
81353	Nylife Insurance Company Of Arizona	Attn: Gregory Graham	New York	New York	10010	212-576-7000
67148	Occidental Life Insurance Company Of North Carolina	Po Box 2595	Waco	Texas	76702-2595	254-297-2777
89206	Ohio National Life Assurance Corporation	Po Box 237	Cincinnati	Ohio	45201-0237	513-794-6100
67172	Ohio National Life Insurance Company The	Po Box 237	Cincinnati	Ohio	45201-0237	513-794-6100
67180	Ohio State Life Insurance Company The	Po Box 410288	Kansas City	Missouri	64141-0288	816-391-2000
67199	Old American Insurance Company	3520 Broadway	Kansas City	Missouri	64111	816-753-7000
24147	Old Republic Insurance Company	Po Box 789	Greensburg	Pennsylvania	15601-0789	724-834-5000
67261	Old Republic Life Insurance Company	307 N Michigan Ave	Chicago	Illinois	60601-5382	312-346-8100
67326	Old Surety Life Insurance Company	Po Box 54407	Oklahoma	Oklahoma	73154	405-523-2112
76007	Old United Life Insurance Company	Po Box 795	Shawnee Mission	Kansas	66201	913-895-0200
13100	Omaha Insurance Company	Mutual Of Omaha Plaza	Omaha	Nebraska	68175	402-342-7600
20621	Onebeacon America Insurance Company	150 Royall Street	Canton	Massachusetts	02021	781-332-7000
85286	Ovation Insurance Company	120 Monument Circle M2sg	Indianapolis	Indiana	46204	317-488-6000
76112	Oxford Life Insurance Company	2721 N Central Avenue	Phoenix	Arizona	85004-1120	602-263-6666
67393	Ozark National Life Insurance Company	Po Box 219541	Kansas City	Missouri	64121-9541	816-842-6300
64343	Pacific Guardian Life Insurance Company Ltd	1440 Kapiolani Blvd Ste 1700	Honolulu	Hawaii	96814	808-955-2236
97268	Pacific Life & Annuity Company	700 Newport Center Drive	Newport Beach	California	92660	949-219-3011
67466	Pacific Life Insurance Company	700 Newport Center Dr	Newport Beach	California	92660	949-219-3011
70785	Pacificare Life And Health Insurance Company	5995 Plaza Drive	Cypress	California	90630	714-226-3501
93459	Pan American Assurance Company	601 Poydras St 12th Fl	New Orleans	Louisiana	70130-6060	504-566-3118
67539	Pan-American Life Insurance Company	601 Poydras St 12th Fl	New Orleans	Louisiana	70130	504-566-3118
60003	Park Avenue Life Insurance Company	7 Hannover Square H17j	New York	New York	10004	212-598-8829
71099	Parker Centennial Assurance Company	1800 N Point Drive	Stevens Point	Wisconsin	54481	715-346-6000
67598	Paul Revere Life Insurance Company	1 Fountain Sq	Chattanooga	Tennessee	37402	508-799-4441
67601	Paul Revere Variable Annuity Insurance Company The	1 Fountain Sq	Chattanooga	Tennessee	37402-1330	508-799-4441
93777	Pavonia Life Insurance Company Of Michigan	180 Mount Airy Road Suite 101	Basking Ridge	New Jersey	07920	201-651-5161
67628	Pekin Life Insurance Company	2505 Court St	Pekin	Illinois	61558	309-346-1161
93262	Penn Insurance And Annuity Company The	600 Dresher Road	Horsham	Pennsylvania	19044	215-956-8000
67644	Penn Mutual Life Insurance Company The	Independence Square C2f	Philadelphia	Pennsylvania	19172	215-956-8000
67660	Pennsylvania Life Insurance Company	1001 Heathrow Park Lane Ste 5001	Lake Mary	Florida	32746	401-770-7699
85561	Perico Life Insurance Company	225 Townpark Suite 350	Kennesaw	Georgia	30144-5885	770-973-9851
90247	Pharmacists Life Insurance Company, The	Po Box 370	Algona	Iowa	50511	515-295-2461
67784	Philadelphia American Life Insurance Company	11720 Katy Freeway Ste 1700	Houston	Texas	77079	281-368-7200
60232	Philadelphia Financial Life Assurance Company	One Liberty Place 1650 Market St 54th Fl	Philadelphia	Pennsylvania	19103	484-530-4800
93548	Phl Variable Insurance Company	One American Row	Hartford	Connecticut	06102-5056	860-403-5210
93734	Phoenix Life And Annuity Company	One American Row	Hartford	Connecticut	06102	860-403-5210

LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
67814	Phoenix Life Insurance Company	31 Tech Valley Drive	East Greenbush	New York	12061	860-403-5210
72125	Physicians Life Insurance Company	2600 Dodge	Omaha	Nebraska	68131	402-633-1000
80578	Physicians Mutual Insurance Company	2600 Dodge	Omaha	Nebraska	68131	402-633-1000
67873	Pioneer American Insurance Company	Po Box 240	Waco	Texas	76703-0240	254-297-2777
67911	Pioneer Mutual Life Insurance Company	One American Sq	Indianapolis	Indiana	46206	317-285-1877
67946	Pioneer Security Life Insurance Company	Po Box 2550	Waco	Texas	76702-2550	254-297-2777
97152	Plateau Insurance Company	Po Box 7001	Crossville	Tennessee	38557-7001	931-484-8411
57622	Polish Natnl Alliance Of The Us Of N. A	6100 N Cicero Ave	Chicago	Illinois	60646-4385	773-286-0500
57630	Polish Roman Catholic Union Of America	984 Milwaukee Ave	Chicago	Illinois	60622-4199	773-782-2600
60048	Preservation Life Insurance Company	1648 E Elm Street	Jefferson City	Missouri	65101	636-583-8054
65919	Primerica Life Insurance Company	1 Primerica Parkway	Deluth	Georgia	30099-0001	770-381-1000
61271	Principal Life Insurance Company	711 High Street	Des Moines	Iowa	50392	515-247-5111
71161	Principal National Life Insurance Company	711 High Street	Des Moines	Iowa	50392-2300	515-247-5111
68047	Professional Insurance Company	One Sune Life Executive Park Sc2335	Wellesley Hills	Massachusetts	02481	781-416-7122
88536	Protective Life And Annuity Insurance Company	Po Box 2723	Birmingham	Alabama	35202-2723	205-268-1000
68136	Protective Life Insurance Company	2801 Highway 280 South	Birmingham	Alabama	35223	205-268-1000
67903	Provident American Life And Health Insurance Compa	11200 Lakeline Blvd	Austin	Texas	78717	512-451-2224
68195	Provident Life And Accident Insurance Company	Fountain Square	Chattanooga	Tennessee	37402-1389	423-294-1882
68209	Provident Life And Casualty Insurance Company	Fountain Square	Chattanooga	Tennessee	37402	423-294-1882
79227	Pruco Life Insurance Company	100 Mulberry Street	Newark	New Jersey	07102	877-301-1212
86630	Prudential Annuities Life Assurance Corporation	One Corporate Dr	Shelton	Connecticut	06484	800-628-6039
86241	Prudential Insurance Company Of America The	100 Mulberry Street	Newark	New Jersey	07102	877-301-1212
93629	Prudential Retirement Insurance And Annuity Compan	100 Mulberry Street	Newark	New Jersey	07102	860-534-2000
71390	Puritan Life Insurance Company Of America	16801 Addison Road	Addison	Texas	75001	800-513-3243
68284	Pyramid Life Insurance Company	Po Box 958465	Lake Mary	Florida	32795-8465	407-444-4214
39217	Qbe Insurance Corporation	88 Pine St Fl 16	New York	New York	10005-1801	212-422-1212
18538	Red Rock Insurance Company	5104 N Francis Ave Ste 101	Oklahoma City	Oklahoma	73118	405-416-5200
89004	Reinsurance Company Of Missouri Incorporated	1370 Timberlake Manor Prkwy	Chesterfield	Missouri	63017-6039	636-300-8857
68357	Reliable Life Insurance Company	12115 Lackland Rd	St Louis	Missouri	63146	314-819-4300
68381	Reliance Standard Life Insurance Company	Two Commerce Sq	Philadelphia	Pennsylvania	19103	267-256-3500
67105	Reliastar Life Insurance Company	Box 5050	Minot	North Dakota	58702	612-372-5432
61360	Reliastar Life Insurance Company Of New York	5780 Powers Ferry Rd Nw	Atlanta	Georgia	30327	770-980-5100
61700	Renaissance Life & Health Insurance Company Of Ame	Po Box 30381	Lansing	Michigan	48909	800-745-7509
68462	Reserve National Insurance Company	601 E Britton Road	Oklahoma City	Oklahoma	73114	405-848-7931
61506	Resource Life Insurance Company	175 West Jackson	Chicago	Illinois	60604	312-356-2563
93572	Rga Reinsurance Company	1370 Timber Lk Manor Prkwy	Chesterfield	Missouri	63017-6039	636-300-8857
65005	Riversource Life Insurance Company	227 Financial Ctr	Minneapolis	Minnesota	55474	612-671-3969
58181	Royal Arcanum Supreme Council Of	61 Batterymarch St	Boston	Massachusetts	02110-3206	617-426-4135
57657	Royal Neighbors Of America	230 16th St	Rock Island	Illinois	61201-8608	309-788-4561
60183	S Usa Life Insurance Company Inc	Po Box 1050	Newark	New Jersey	07170	212-356-0300
79014	Safehealth Life Insurance Company	18210 Crane Nest Dr 3rd Fl	Tampa	Florida	33647	813-983-4100
60445	Sagcor Life Insurance Company	Jim Golembiewski	Scottsdale	Arizona	85251	480-425-5100
70435	Savings Bank Life Insurance Company Of Massachuset	1 Linscott Rd	Woburn	Massachusetts	01801	781-938-3500
64688	Scor Global Life Americas Reinsurance Company	401 North Tryon Street Suite 900	Charlotte	North Carolina	28202	704-344-2700
87017	Scor Global Life Re Insurance Company Of Texas	101 South Tryon St Suite 3200	Charlotte	North Carolina	28202	704-344-2700
69914	Sears Life Insurance Company	3001 Meacham Blvd Ste 100	Fort Worth	Texas	76137	800-316-5607
93742	Securian Life Insurance Company	400 N Robert St N Ms A6-4284	St Paul	Minnesota	55101-2015	651-665-5678
94072	Securitas Financial Life Insurance Company	P O Box 5000	Syracuse	New York	13204	607-724-2472
68675	Security Benefit Life Insurance Company	One Security Benefit Plc	Topeka	Kansas	66636-0001	785-438-3128
68721	Security Life Insurance Company Of America	10901 Red Circle Dr	Minnetonka	Minnesota	55343-9137	952-945-3552
68713	Security Life Of Denver Insurance Company	8055 E East Tufts Ave Suite 650	Denver	Colorado	80237	770-980-5100
68772	Security Mutual Life Insurance Company Of New York	Po Box 1625	Binghamton	New York	13902-1625	607-723-3551
69485	Security National Life Insurance Company	Po Box 57220	Salt Lake City	Utah	84157	801-264-1060
63541	Seechange Health Insurance Company	10159 Wayzata Blve	Minneapolis	Minnesota	55305	818-643-8885
76325	Senior Health Insurance Company Of Pennsylvania	1289 City Center Drive Ste 200	Carmel	Indiana	46032	317-566-7563
78662	Senior Life Insurance Company	Po Box 2447	Thomasville	Georgia	31799-2447	229-228-6936
77119	Sentinel American Life Insurance Co	7 Hannover Sq 17m	New York	New York	10004-2616	212-598-8829
24988	Sentry Insurance A Mutual Company	1800 N Point Drive	Stevens Point	Wisconsin	54481-1283	715-346-6000
68810	Sentry Life Insurance Company (L&H Acct)	1800 N Point Drive	Stevens Point	Wisconsin	54481	715-346-6000
97241	Settlers Life Insurance Company	Po Box 1191	Madison	Wisconsin	53701-1191	608-443-5148
65757	Shelter Life Insurance Company	1817 W Broadway	Columbia	Missouri	65218-0001	573-445-8441
68845	Shenandoah Life Insurance Company	Po Box 12847	Roanoke	Virginia	24029-2847	540-985-4400
71420	Sierra Health And Life Insurance Company Inc	Po Box 36451	Las Vegas	Nevada	89133	702-242-7732
12575	Silverscript Insurance Company	2211 Sanders Road Nbt 10	Northbrook	Illinois	60062	615-743-6600
38776	Sirius America Insurance Company	140 Broadway 32nd Floor	New York	New York	10005	212-312-2500
57673	Slovene National Benefit Society	247 West Allegheny Road	Imperial	Pennsylvania	15126	724-695-1100
57142	Sons Of Norway	1455 W Lake St	Minneapolis	Minnesota	55408	612-827-3611
74365	Southern Pioneer Life Insurance Company	400 Robert Street North	St Paul	Minnesota	55101	651-665-4284
42986	Standard Guaranty Insurance Company	260 Interst N Circle Se	Atlanta	Georgia	30339-2111	770-763-1000
69019	Standard Insurance Company	Po Box 711	Portland	Oregon	97207-0711	971-321-7564
86355	Standard Life And Accident Insurance Company	One Moody Plz	Galveston	Texas	77550	409-766-6027
71706	Standard Life And Casualty Company	Po Box 510690	Salt Lake City	Utah	84151-0690	801-538-0376
69078	Standard Security Life Insurance Company Of New Yo	485 Madison Avenue	New York	New York	10022	212-355-4141
68985	Starmount Life Insurance Company	Po Box 98100	Baton Rouge	Louisiana	70898-9100	225-926-2888
40045	Starnet Insurance Company	475 Steamboat Rd	Greenwich	Connecticut	06830	203-629-3000
38318	Starr Indemnity & Liability Company	399 Park Ave 8th Fl	New York	New York	10022	646-227-6400
94498	State Farm Health Insurance Company	One State Farm Plaza	Bloomington	Illinois	61701	309-766-2311
69108	State Farm Life Insurance Company	One State Farm Plaza	Bloomington	Illinois	61710	309-766-2311
25178	State Farm Mutual Automobile Insurance Company	One State Farm Plaza	Bloomington	Illinois	61710	309-766-2311
69116	State Life Insurance Company	Po Box 406	Indianapolis	Indiana	46206	317-285-1877
69132	State Mutual Insurance Company	Po Box 153	Rome	Georgia	30162-0153	706-291-1054
89184	Sterling Investors Life Insurance Company	210 E Second Ave Ste 105	Rome	Georgia	30161	727-584-0007

LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
77399	Sterling Life Insurance Company	555 College Rd East Plaza I	Princeton	New Jersey	08543-5241	800-688-0010
10952	Stonebridge Casualty Insurance Company	2700 W Plano Parkway	Plano	Texas	75075	319-355-8511
65021	Stonebridge Life Insurance Company	187 West Street	Rutland	Vermont	05701	319-355-8511
80926	Sun Life And Health Insurance Company (Us)	One Sun Life Executive Park Sc 2335	Wellesley Hills	Massachuset	02481	781-416-7122
80802	Sun Life Assurance Company Of Canada	One Sun Life Executive Park DI 1165	Wellesley Hills	Massachuset	02481	781-416-7122
79065	Sun Life Assurance Of Canada (Us)	One Sun Life Exec Park Sc 2335	Wellesley Hills	Massachuset	02181-5699	781-446-1523
69272	Sunset Life Insurance Company Of America	Po Box 219532	Kansas City	Missouri	64121-9532	816-753-7000
13175	Surency Life & Health Insurance Company	Po Box 789773	Wichita	Kansas	67278-5986	316-462-3324
69310	Surety Life Insurance Company	201 Ne Mulberry	Lees Summit	Missouri	64086	816-257-5500
82627	Swiss Re Life & Health America Inc	175 King Street	Armonk	New York	10504	877-794-7773
68608	Symetra Life Insurance Company	Po Box 34690	Seattle	Washington	98124-1690	425-256-8000
90581	Symetra National Life Insurance Company	Po Box 34690	Seattle	Washington	98124-1690	425-256-8000
84549	Symphonix Health Insurance Inc	2111 Chestnut Suite 270	Glenview	Illinois	60025	734-372-4100
69345	Teachers Insurance And Annuity Association Of Amer	730 Third Ave	New York	New York	10017	212-490-9000
69396	Texas Life Insurance Company	Po Box 830	Waco	Texas	76703-0830	254-745-6360
56014	Thrivent Financial For Lutherans	625 Fourth Ave South Ms 1340	Minneapolis	Minnesota	55415	800-847-4836
97721	Thrivent Life Insurance Company	625 Fourth Ave South	Minneapolis	Minnesota	55415-1624	800-847-4836
60142	Tiaa-Cref Life Insurance Company	730 Third Ave Mail Stop Ssc E1/N2	New York	New York	10017	212-490-9000
69477	Time Insurance Company	501 W Michigan Street	Milwaukee	Wisconsin	53203	414-299-6780
69566	Trans World Assurance Company	885 S El Camino Real	San Mateo	California	94402-2392	650-348-2300
79022	Transamerica Advisors Life Insurance Company	4333 Edgewood Rd Ne Ms 4440	Cedar Rapids	Iowa	52499	319-355-8511
70688	Transamerica Financial Life Insurance Company	4333 Edgewood Road Ne	Cedar Rapids	Iowa	52499	914-697-8000
86231	Transamerica Life Insurance Company	4333 Edgewood Rd, Ne	Cedar Rapids	Iowa	52499	319-355-8511
25658	Travelers Indemnity Company	One Tower Square	Hartford	Connecticut	06183	860-277-0111
25682	Travelers Indemnity Company Of Connecticut	One Tower Square	Hartford	Connecticut	06183-1051	860-277-0111
56006	Travelers Protective Association Of America	2041 Exchange Drive	Saint Charles	Missouri	63303	636-724-2227
92525	Truassure Insurance Company	111 Shuman Blvd	Naperville	Illinois	60563	630-718-4890
61425	Trustmark Insurance Company	400 Field Drive	Lake Forest	Illinois	60045	847-283-4190
62863	Trustmark Life Insurance Company	400 Field Drive	Lake Forest	Illinois	60045	847-283-4190
84530	U S Financial Life Insurance Company	1290 Avenue Of The Americas	New York	New York	10104	201-743-5132
29599	U S Specialty Insurance Company	13403 Nw Fwy	Houston	Texas	77040-6009	713-462-1000
67423	Ubs Life Insurance Company Usa	Po Box 1795	Erie	Pennsylvania	16507-0795	201-352-2385
86371	Ullico Life Insurance Company	1625 Eye St Nw	Washington	District Of Co	20001	202-682-4693
80314	Unicare Life & Health Insurance Company	233 South Wacker St, Ste 3900	Chicago	Illinois	60606	877-864-2273
11121	Unified Life Insurance Company	Po Box 25326	Overland Park	Kansas	66225-5326	913-871-7284
91529	Unimerica Insurance Company	Doug Mcgrath	Eden Prairie	Minnesota	55344	952-917-7186
80837	Union Central Life Insurance Company	Po Box 81889	Lincoln	Nebraska	68501-1889	845-357-3816
62596	Union Fidelity Life Insurance Company	7101 College Blvd Suite 1400	Overland Park	Kansas	66210	913-982-3700
69744	Union Labor Life Insurance Company	8403 Colesville Road	Silver Springs	Maryland	20910	202-682-4693
70408	Union Security Insurance Company	Po Box 419052	Kansas City	Missouri	64141-6052	651-361-4587
92916	United American Insurance Company	Po Box 8080	Mckinney	Texas	75070-0810	972-529-5085
56383	United Commercial Travelers Of America	Po Box 159019	Columbus	Ohio	43215	800-848-0123
62294	United Concordia Life And Health Insurance Company	4401 Deer Path Rd	Harrisburg	Pennsylvania	17110	717-260-7081
87645	United Fidelity Life Insurance Company	Po Box 410288	Kansas City	Missouri	64141-0288	816-391-2000
79413	United Healthcare Insurance Company	185 Asylum Street	Hartford	Connecticut	06103	877-832-7734
63983	United Heritage Life Insurance Company	Po Box 7777	Meridian	Idaho	83680-7777	208-493-6100
69922	United Home Life Insurance Company	Po Box 7192	Indianapolis	Indiana	46207-7192	317-692-7979
69930	United Insurance Company Of America	One E Wacker Drive	Chicago	Illinois	60601-1883	314-819-4300
69973	United Life Insurance Company	Po Box 73909	Cedar Rapids	Iowa	52407-3909	319-399-5700
92703	United National Life Insurance Company Of America	Po Box 1154	Glenview	Illinois	60025-1154	847-803-5252
69868	United Of Omaha Life Insurance Company	Mutual Of Omaha Plaza	Omaha	Nebraska	68175-0001	402-342-7600
42129	United Security Assurance Company Of Pennsylvania	Po Box 64477	Souderton	Pennsylvania	18964-9985	215-723-3044
81108	United Security Life And Health Insurance Company	6640 S Cicero Ave	Bedford Park	Illinois	60638	708-475-6056
21113	United States Fire Insurance Company	305 Madison Ave	Morristown	New Jersey	07962	973-490-6570
70106	United States Life Insurance Company New York	Po Box 1591 Ms 4-B2	Houston	Texas	77019	713-522-1111
63479	United Teacher Associates Insurance Company	Po Box 26580	Austin	Texas	78755-0580	866-830-0607
29157	United Wisconsin Insurance Company	P.O. Box 3026	Milwaukee	Wisconsin	53201-3026	517-342-4200
72850	United World Life Insurance Company	Mutual Of Omaha Plaza	Omaha	Nebraska	68175	402-342-7600
97179	Unitedhealthcare Life Insurance Company	Po Box 19032	Green Bay	Wisconsin	54307-9032	800-232-5432
63819	Unity Financial Life Insurance Company	4675 Cornell Road Ste 160	Cincinnati	Ohio	45241	513-247-0711
70130	Universal Guaranty Life Insurance Company	Po Box 5147	Springfield	Illinois	62705	217-241-6300
70173	Universal Underwriters Life Insurance Company	3003 77th Ave Se	Mercer Island	Washington	98040	913-339-1000
62235	Unum Life Insurance Company Of America	2211 Congress St	Portland	Maine	04122	207-575-2211
70955	Usa Life One Insurance Company Of Indiana	7735 Loma Court	Fishers	Indiana	46038	317-585-0400
69663	Usaa Life Insurance Company	Po Box 690286	San Antonio	Texas	78269-0286	210-498-8000
94358	Usable Life	Po Box 1650	Little Rock	Arkansas	72203-1650	501-375-7200
68632	Vantis Life Insurance Company	200 Day Hill Rd	Windsor	Connecticut	06095	860-298-5400
70238	Variable Annuity Life Insurance Company	Po Box 3206 A6-20	Houston	Texas	77253-3206	888-889-0910
53953	Vision Benefits Of America	300 Weyman Plz	Pittsburgh	Pennsylvania	15236	412-881-4900
32395	Vision Service Plan Insurance Company	3333 Quality Drive	Rancho Cordova	California	95670-7985	916-851-5000
70319	Washington National Insurance Company	11825 N Pennsylvania St	Carmel	Indiana	46032	317-817-6100
83445	Wellcare Health Insurance Of Arizona Inc	8735 Henderson Rd Ren 2	Tampa	Florida	33634	813-290-6200
64467	Wellcare Health Insurance Of Illinois	Po Box 31391	Tampa	Florida	33631-3391	813-290-6200
10155	Wellcare Prescription Insurance Inc	8735 Henderson Ren 2	Tampa	Florida	33634	813-290-6200
25011	Wesco Insurance Company	59 Maiden Lane 6th Floor	New York	New York	10038	212-220-7120
70335	West Coast Life Insurance Company	Po Box 2723	Birmingham	Alabama	35202-2723	205-268-1000
70483	Western And Southern Life Insurance Company	400 Broadway	Cincinnati	Ohio	45202-3312	513-629-1800
57711	Western Catholic Union	510 Main Street	Quincy	Illinois	62301-3941	217-223-9721
91413	Western Reserve Life Assurance Co Of Ohio	570 Carillon Prkwy	St Petersburg	Florida	33716-1201	727-299-1800
92622	Western Southern Life Assurance Company	400 Broadway	Cincinnati	Ohio	45202-3312	513-629-1800
39845	Westport Insurance Corporation	Po Box 2991	Overland Park	Kansas	66201-1391	913-676-5710
57010	William Penn Association	709 Brighton Road	Pittsburgh	Pennsylvania	15233-1805	412-231-2979

LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
66133	Wilton Reassurance Company	187 Danbury Rd River Bldg 3fl	Wilton	Connecticut	06897-4079	203-762-4446
60704	Wilton Reassurance Life Company Of New York	187 Danbury Rd Riverview Bldg 3rd Fl	Wilton	Connecticut	06897	203-762-4486
65960	Windsor Life Insurance Company	1345 River Bend Dr Suite 100	Dallas	Texas	75247	214-559-0850
56170	Woman's Life Insurance Society	1338 Military St	Port Huron	Michigan	48060-5020	810-985-5191
57320	Woodmen Of The World Life Insurance Society	1700 Farnam St	Omaha	Nebraska	68102-2002	402-342-1890
88080	XI Life Insurance And Annuity Company	20 N Martingale Rd Ste 200	Schaumburg	Illinois	60173	203-964-5200
71323	Zale Life Insurance Company	Po Box 152762 Sta 5b-9	Irving	Texas	75015	972-580-4499
16535	Zurich American Insurance Company	1400 American Ln Twr 1 19th Fl	Schaumburg	Illinois	60196-1056	847-413-5048
90557	Zurich American Life Insurance Company	Attn Tax Dept	Mercer Island	Washington	98040	877-301-5376

Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline
if you have questions about your insurance policy
or to file a complaint against an
insurance company or agent:

difp.mo.gov

800-726-7390



DIFP

Department of Insurance,
Financial Institutions &
Professional Registration

Harry S Truman Building, Room 530
301 W. High St.
PO Box 690
Jefferson City, MO 65102

APRIL 2014